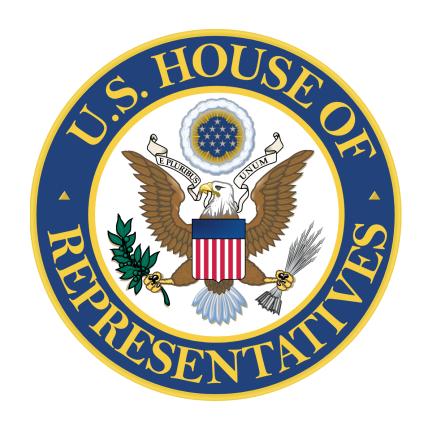# COVID-19
Community Resource Guide

Congressman David Trone
Maryland's Sixth Congressional District

LAST UPDATED: 11/20/2020 AT 4:00PM

A Message from Congressman David Trone

Dear Friend,

I know that the coronavirus outbreak is on the forefront of all of our minds as the virus continues to spread globally and within our community. In this community resource guide, my team and I have compiled information from federal, state, and local sources that you can use to keep you and your family safe.

While this guide is not exhaustive, my team and I will continuously update the guide with accurate and timely information as the crisis evolves. For the most up to date information, please check my website https://trone.house.gov/covid19, the Governor's website http://coronavirus.maryland.gov/, or the CDC's website http://coronavirus.gov.

As always, wearing a mask, good hygiene habits, and appropriate social distancing are key to protecting you and your family. Wash your hands often, don't touch your face, cough into your elbow, and if you think you are sick, call your doctor. If you don't have a primary care physician or if you need access to health related resources, please call 211.

My staff and I are always here to help. Please call my Gaithersburg office at (301) 926-0300 if you have problems with a federal agency and need any assistance.

Sincerely,

David Trone

Member of Congress

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COVID-19 Community Resource Guide

Quick Guide

For an immediate, life-threatening emergency, call 911. For all other health concerns, call 211.

CDC
800-232-4636; online at https://www.cdc.gov/coronavirus/2019-ncov/

Maryland Department of Health
410-767-6500; online at https://coronavirus.maryland.gov/

Montgomery County Department of Health and Human Services
240-777-0311; online at https://www.montgomerycountymd.gov/hhs/

Frederick County Health Department
301-600-1029 or 301-600-0312 (after hours); online at https://health.frederickcountymd.gov/

Washington County Health Department
240-313-3200; online at https://washcohealth.org/

Allegany County Health Department
301-759-5000; online at https://health.maryland.gov/allegany/Pages/Home.aspx

Garrett County Health Department
301-334-7777 or 301-895-3111; online at https://garretthealth.org/

For the most up-to date information from the CDC, please refer to the links below
    Travel Information
    Online at https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html
    Preventing COVID-19 Spread in Communities
    Online at https://www.cdc.gov/coronavirus/2019-ncov/community/index.html
    Higher Risk & Special Populations
    Online at https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/index.html
    Healthcare Professionals
    Online at https://www.cdc.gov/coronavirus/2019-nCoV/hcp/index.html
    Resources for Health Departments
    Online at https://www.cdc.gov/coronavirus/2019-ncov/php/index.html
    Laboratories
    Online at https://www.cdc.gov/coronavirus/2019-nCoV/lab/index.html

Communication Resources
Online at https://www.cdc.gov/coronavirus/2019-ncov/communication/index.html

Maryland COVID-19 Rumor Control
Rumors can easily circulate within communities during a crisis. Do your part to stop the spread of disinformation by doing 3 easy things; don't believe the rumors, don't pass them along and go to trusted sources of information to get the facts about the state of Maryland's (COVID-19) response.
Online at https://govstatus.egov.com/md-coronavirus-rumor-control

Maryland Department of Aging Senior Call Check
This free service will place an automated daily call to you at a regularly scheduled time. If the call is not picked up after three attempts, the service will call an alternate person on your behalf to check on you.
Sign up by phone at: 1 (866) 502-0560
Sign up online at: https://aging.maryland.gov/Pages/senior-call-check.aspx

Maryland Department of Commerce - Relief Wizard
The Relief Wizard is an easy to use tool to navigate these programs. If you answer the questions, the relief wizard will point you to the programs you are eligible for, based on your answers.
Online at https://reliefwizard.net/

CDC Guidance on Face Coverings
- CDC recommends wearing face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies), especially in areas of significant community-based transmission. The CDC also advises the use of face coverings to slow the spread of the virus and help people who may have the virus and do not know it from transmitting it to others.
- Face coverings should not be placed on young children under age 2, anyone who has trouble breathing, or is unconscious, incapacitated or otherwise unable to remove the mask without assistance.
- **The face coverings recommended are not medical masks or N-95 respirators. Those are critical supplies that must continue to be reserved for healthcare workers and other medical first responders, as recommended by current CDC guidance.**
- For additional guidance and instructions on how to make a homemade face mask, visit https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html
- **The Governor's Executive Order requires all Marylanders over the age of five to wear face coverings in the public spaces of all facilities and businesses across the state, to include any work area where interaction with others is likely. Face coverings are also required in outdoor areas whenever it is not possible to maintain physical distancing. The Order provides certain exceptions, including for medical conditions or disabilities. Read the Governor's Order.**

Background on Coronavirus (COVID-19)

Under Governor Larry Hogan's direction, state agencies continue to develop comprehensive and coordinated prevention and response plans for COVID-19.

The Maryland Department of Health (MDH) will communicate directly with the public, providing updates as this situation develops and accurate information about how to protect yourself and your family.

If you have questions about COVID-19 that are not answered here, call your local health department or dial 2-1-1.

What is COVID-19?
- COVID-19 is a disease caused by a respiratory virus first identified in Wuhan, Hubei Province, China in December 2019. The coronavirus has resulted in millions of human infections, causing illness and hundreds of thousands of deaths.

What is the current COVID-19 situation in Maryland?
- Up-to-date information about testing and case counts in Maryland is available at coronavirus.maryland.gov. The page is updated daily.
- On June 5, Maryland moved into Stage Two of recovery with the safe and gradual reopening of workplaces and non-essential businesses. Additional reopenings through Stage Two were announced on June 10, which allowed indoor dining and outdoor amusements to resume on June 12.
- Indoor fitness and gyms, casinos, arcades, and malls reopened, and certain school and child care activities resumed on June 19.
- On November 10, the MDH recommended that Marylanders avoid private and public gatherings of more than 25 people.
- On November 20, Governor Hogan issued new restrictions which include a 10pm closure for all bars and restaurants statewide except for carryout and delivery, a 50% reduction of capacity at retail and religious establishments, and a statewide ban of fans at stadiums and racetracks. Read the order at: https://governor.maryland.gov/2020/11/17/to-fight-covid-19-surge-governor-hogan-announces-hospital-surge-measures-statewide-capacity-restrictions/
- Marylanders are advised to heed all state and local public health guidance:
  - All Marylanders are still safer at home, particularly older and more vulnerable populations
  - Employers should continue to encourage telework for their employees whenever possible
  - Marylanders should not use public transportation unless it is absolutely necessary

- ○ Everyone should continue wearing masks or face coverings in public areas, businesses and on public transportation
- ○ Marylanders should continue practicing physical distancing, staying six feet apart when possible and should avoid all large gatherings

How does COVID-19 spread?
- Between people who are in close contact with one another (within about 6 feet)
- Through respiratory droplets produced when an infected person coughs, sneezes or talks
- These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs
- Some people without symptoms may be able to spread the virus
- The best way to prevent illness is to avoid the possibility of exposure to the coronavirus.

What are the symptoms of COVID-19?
- Symptoms, or combinations of symptoms, that may appear 2-14 days after exposure include:
  - ○ Cough
  - ○ Shortness of breath or difficulty breathing
  - ○ Fever
  - ○ Chills
  - ○ Muscle pain
  - ○ Sore throat
  - ○ New loss of taste or smell
  - ○ In more severe cases, pneumonia (infection in the lungs)
- Other less common symptoms have been reported, including gastrointestinal symptoms like nausea, vomiting or diarrhea.

How can I prevent spreading COVID-19?
- Wear a mask.
- Practice good personal health habits:
  - Wash your hands often with soap and water.
  - Cover your coughs and sneezes with a tissue.
  - Clean and disinfect frequently touched surfaces and objects daily.
- Stay home when you're sick.
- Getting plenty of rest, drinking fluids, eating healthy foods, and managing your stress may help you prevent getting COVID-19 and recover from it if you do.
- The Centers for Disease Control (CDC) website offers more details on these preventive steps.

What do I do if I have suspected or confirmed COVID-19?
- Monitor your symptoms (fever, cough, shortness of breath). Call your healthcare provider before visiting the office. If you have an appointment, be sure you tell about your symptoms.

- Stay home, except for getting medical care. If you have mild symptoms, you may not need to seek medical care.
- Separate yourself from other people and animals in your home.
- Do not go to work, school or public areas.
- Avoid using public transportation, taxis, or ride-share.
- If you have a facemask, wear it around other people or pets and before entering a healthcare provider's office.
- If you can't wear a mask because it's hard for you to breathe while wearing one, then keep people who live with you out of your room or have them wear a facemask if they come in your room.
- Cover coughs and sneezes with a tissue, then throw the tissue away in a lined trash can. Wash hands thoroughly afterwards. Soap and water is best.
- Avoid sharing personal household items like dishes, glasses, or bedding.
- Wash your hands often with soap and water for 20 seconds. If you can't wash your hands, use an alcohol-based hand sanitizer that contains at least 60% alcohol. Rub hands together until dry.
- Clean all "high touch" surfaces -- counters, tables, doorknobs, bathroom fixtures, phones, and keyboards -- daily.
- Use household cleaning products, following the manufacturer's recommendations.
- If you are having a medical emergency, call 9-1-1. Notify dispatch that you have or may have COVID-19.
- Remain in home isolation for 7 days AND until 72 hours after your fever has resolved AND your other symptoms have improved.

Should I wear a face mask when I go out in public?
- On July 29, Gov. Hogan announced the expansion of the statewide masking order that has been in effect since April 18. On November 20 that expansion was further expanded: face coverings are now required for every person 5 years old and older in outdoor public areas, whenever it is not possible to maintain physical distancing. Read the order here: https://governor.maryland.gov/wp-content/uploads/2020/11/Order-20-11-17-01.pdf

CDC Guidance on Homemade Cloth Face Coverings
- CDC recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies), especially in areas of significant community-based transmission.
- CDC also advises the use of simple cloth face coverings to slow the spread of the virus and help people who may have the virus and do not know it from transmitting it to others. Cloth face coverings fashioned from household items or made at home from common materials at low cost can be used as an additional, voluntary public health measure.

- Cloth face coverings should not be placed on young children under age 2, anyone who has trouble breathing, or is unconscious, incapacitated or otherwise unable to remove the mask without assistance.
- **The cloth face coverings recommended are not surgical masks or N-95 respirators. Those are critical supplies that must continue to be reserved for healthcare workers and other medical first responders, as recommended by current CDC guidance.**
- For additional guidance and instructions on how to make a homemade face mask, visit https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html

Should I cancel plans to travel?
- MDH issued a public health advisory for out-of-state travel. Under the advisory, Marylanders are strongly advised against traveling to states with positivity rates of 10% or higher. Anyone traveling from these states should get tested and self-quarantine while awaiting results. The public health advisory applies to personal, family, or business travel of any kind. Marylanders are advised to postpone or cancel travel to these areas until their positivity rates decline. The District of Columbia, the Commonwealth of Virginia, the Commonwealth of Pennsylvania, and the States of Delaware and West Virginia are exempt from this recommendation. Read the travel advisory here: https://phpa.health.maryland.gov/Documents/2020.11.10.03_MDH_Advisory_Large_Gatherings_Travel_Long_Term_Care_Visitation.pdf

What can I do to protect myself and others if COVID-19 is spreading in my community?
Take everyday preventive steps to slow the spread of COVID-19:
- Wear a mask.
- Wash your hands often with soap and warm water for at least 20 seconds.
- Use an alcohol-based hand sanitizer with at least 60 percent alcohol if soap and water are not available.
- Cover your coughs and sneezes with a tissue, your sleeve or your elbow.
- Avoid touching your eyes, nose and mouth.
- Clean and disinfect frequently touched objects and surfaces using standard cleaning practices.
- Avoid close contact with people who are sick.
- If you are sick, stay home, except when seeking medical care.
- Practice social distancing — keep distance between yourself and others and avoid crowds.
- Wear a cloth face covering in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies), especially in areas of significant community-based transmission.

What is social distancing?

The best way to slow the spread of COVID-19 is through "social distancing," which means avoiding close contact with others. Social distancing can take many forms, depending on your lifestyle and your family or living situation. Social distancing can include the following habits and steps:

- Avoid handshaking, hugging and other intimate types of greeting
- Avoid non-essential travel (your health care provider may have specific guidance for your situation)
- Avoid crowds, especially in poorly ventilated spaces
- Avoid unnecessary errands — consider ways to have essential items, like food and other household supplies, brought to you through delivery services or through family or social networks.

It is recommended that those at a high risk of becoming seriously ill from COVID-19 stay home as much as possible and contact their healthcare provider.

Is there a vaccine or medicine I can get for COVID-19?

- Not yet, because COVID-19 is a new disease. However, many experts are at work developing one. Recent breakthroughs have been made, but the potential vaccine is not in production or slated for distribution at this time. As with any new vaccine, it must be tested to make certain it is safe and effective. It may take more than a year for a COVID-19 vaccine to become readily available. There is also no specific medicine currently available to cure COVID-19. However, people who have COVID-19 should seek medical care to help lessen the severity of their symptoms.

How can I be more prepared for COVID-19?

- Have an adequate supply of nonprescription drugs and other health supplies on hand, including pain relievers, stomach remedies, cough and cold medicines.
- Check your regular prescription drugs to make sure you have an adequate supply; refill your prescriptions if needed.
- Have a thermometer, tissues and hand sanitizer in case you become ill and must stay at home to recover.
- Talk with family members and loved ones about how they would be cared for if they got sick and what will be needed to care for them at home.
- Have a two-week supply of water and food available at home.

Will the Maryland Department of Health test animals for coronavirus?

- In accordance with current federal guidelines, the Maryland Department of Health will not be testing the general companion animal population. To date, there is no evidence that domestic animals, including pets, can spread the SARS-CoV-2 (COVID-19) virus

Is there anything else I should know?
- Do not stigmatize people of any specific ethnicities or racial background. Viruses do not target people from specific populations, ethnicities or racial backgrounds. Stay informed and seek information from reliable, official sources.

Are there additional resources available for specific groups, such as businesses?
- Businesses: https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/guidance-business-response.html
- Pregnant Women, those who are breastfeeding, and children: https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/pregnant-women.html
- Travelers: https://www.cdc.gov/coronavirus/2019-ncov/travelers/faqs.html

Frequently Asked Questions About Testing

During this time of anticipated large demand on the health care delivery system, you are asked to avoid unscheduled visits to your health care provider. It is important to call ahead.
People who are mildly ill should not go to emergency departments. Mildly ill people should stay home and contact their provider by phone for guidance.

Should I get a test?

- Everyone is encouraged to get a test, even those who do not exhibit symptoms or have a particular reason to suspect exposure.

Where am I able to be tested? Whom do I contact?

- Contact information for many of the COVD-19 test sites in Maryland can be found at https://coronavirus.maryland.gov/pages/symptoms-testing. Patients are encouraged to contact the site where they plan to be tested to learn about that site's appointment procedures and other scheduling requirements.
- **If you plan to test at a site listing "CRISP" as the point of contact**, contact your health care provider first and ask for your test order to be sent to CRISP. After your health care provider submits your test order to the CRISP system, you will receive an email or text with an order confirmation code and instructions to schedule your appointment. After you schedule your appointment, you will receive a second email or text message confirming the appointment.

What does the test consist of? What is the process?

- Generally, the test involves a swab of inside the nose. If your health care provider recommends testing, your health care provider will inform you about what type of specimen needs to be collected.

How long does it take to receive results? How do people who are tested get their results?

- Generally, the results will be available within two to seven days, depending on laboratory testing demands and resources. In most cases, you will have the option to be contacted with your results via text message or phone call or to retrieve your results through an online patient portal.
- Due to the current high volume of tests being processed across the country, it may take longer than expected to receive your results.

Will I have to pay for the COVID-19 test?

- COVID-19 testing will be provided to patients at no out-of-pocket cost. However, individuals should contact their health plan prior to receiving a test to determine whether testing is covered by the plan in their circumstance.

Will my insurance cover treatment if I test positive for COVID-19?

- Health insurance plans cover medically necessary treatment for disease, but the treatment may be subject to deductibles, copayments and coinsurance. You will need to pay those amounts, even if the care is covered. If you have a limited benefits plan, there may be additional restrictions on what is covered.

If I do have COVID-19, what happens?

- A majority of people recover from this disease in one or two weeks. Most people will have mild to moderate symptoms and will be advised to recover at home and isolate themselves from others. If your symptoms get worse, contact your healthcare provider.
- If you test positive, you should isolate at home for ten days after your symptoms started or three days after your last fever, whichever is longer, and if your symptoms are improved. Continue to practice good hygiene, disinfecting "high-touch" surfaces, and frequently washing clothing and bedding. Limit contact with pets and animals. Practice physical distancing within the home and wear a mask around other people.

When can I be around others after having COVID-19?

- Talk to your health care provider especially if you have a high-risk underlying health condition or if you are 65 years and older. You may need to stay away from other people longer.

How do I make an appointment at a drive-thru site?

- Location, contact, and scheduling information for many of the drive-thru COVID-19 testing sites in Maryland can be found at covidtest.maryland.gov. Patients are encouraged to contact the site where they plan to be tested to verify that site's appointment procedures and other scheduling requirements.
- Upon arrival at a drive-thru testing site, proof of identification may be required. This includes a photo identification/driver's licence, United States passport, or Social Security card. Only patients 18 years and older will need to provide this identification.

Will I be required to exit my car when I arrive at the drive-thru site?

- No. All visitors will remain in their vehicles upon arrival. Windows should remain up until it is time to be tested. **In the event of inclement weather**, please remain in your car and await further instructions from testing-site personnel.

How long will I have to wait in line?

- If you have an appointment, you are encouraged to arrive at the testing site 15 minutes ahead of your scheduled time.

Federal Resources

For federal agency-by-agency information, guidance, and contact information, please refer to the links below

U.S. Department of Health and Human Services
Online at https://www.cdc.gov/coronavirus/2019-ncov/index.html

U.S. Department of Education
Online at https://www.ed.gov/coronavirus

U.S. Department of Agriculture
Online at https://www.usda.gov/coronavirus

U.S. Department of Labor
Online at https://www.dol.gov/coronavirus

U.S. Department of Homeland Security
Online at https://www.dhs.gov/publication/notices-arrival-restrictions-coronavirus

U.S. Department of State
Online at https://travel.state.gov/content/travel/en/traveladvisories/ea/covid-19-information.html

U.S. Department of Veterans Affairs
Online at https://www.publichealth.va.gov/n-coronavirus/index.asp

U.S. Environmental Protection Agency
Online at https://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2

U.S. Small Business Administration
Online at https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources

Centers for Medicare and Medicaid
Online at https://www.cms.gov/medicare/quality-safety-oversight-general-information/coronavirus

If you have an appointment with…

U.S. Customs and Immigration Services (USCIS)
Please check the USCIS office in Baltimore for updated guidance.
https://www.uscis.gov/about-us/find-a-uscis-office/field-offices/maryland-baltimore-field-office

Social Security Administration (SSA)
Online assistance is available here https://www.ssa.gov/coronavirus/

CBP (Trusted Traveler Programs)
Updates are available here: https://www.cbp.gov/
Contact CPB: https://www.cbp.gov/contact

U.S. Department of Veterans Affairs
Updates and information are available here:
https://www.publichealth.va.gov/n-coronavirus/index.asp

U.S. Office of Personnel Management guidance in connection with the COVID-19 emergency online at
https://www.opm.gov/policy-data-oversight/covid-19/fact-sheet-additional-guidance-in-connection-with-the-covid-19-emergency/

U.S. Office of Personnel Management frequently asked questions on evacuation payments during a pandemic health crisis online at
https://www.opm.gov/policy-data-oversight/covid-19/frequently-asked-questions-on-evacuation-payments-during-a-pandemic-health-crisis/

Beginning June 4, 2020, certain USCIS field offices and asylum offices will resume non-emergency face-to-face services to the public. Application support centers will resume services later. USCIS has enacted **precautions to prevent the spread of COVID-19 in reopened facilities**:
- Visitors may not enter a USCIS facility if they:
  - Have any symptoms of COVID-19, including cough, fever or difficulty breathing;
  - Have been in close contact with anyone known or suspected to have COVID-19 in the last 14 days; or
  - Have been individually directed to self-quarantine or self-isolate by a health care provider or public health official within the last 14 days.
- Visitors may not enter the facility more than 15 minutes prior to their appointment (30 minutes for naturalization ceremonies).
- Hand sanitizer will be provided for visitors at entry points.
- Members of the public must wear facial coverings that cover both the mouth and nose when entering facilities. If they do not have one, USCIS may provide one or the visitor will be asked to reschedule their appointment.
- There will be markings and physical barriers in the facility; visitors should pay close attention to these signs to ensure they follow social distancing guidelines.
- Individuals may also have to answer health screening questions before entering a facility.
- Individuals are encouraged to bring their own black or blue ink pens.

Appointment notices will include further instructions for visiting USCIS facilities. Please note that USCIS locations are not accepting walk-in visits at this time. You must have a scheduled appointment with USCIS before arriving at a USCIS office. For more information, see the following pages.
- USCIS Visitor Policy: https://www.uscis.gov/about-us/uscis-visitor-policy
- USCIS Office Closings: https://www.uscis.gov/about-us/uscis-office-closings

USDA Rural Development has taken a number of immediate actions to help rural residents, businesses and communities affected by the COVID-19 outbreak online at https://www.rd.usda.gov/sites/default/files/USDA_RD_SA_COVID19_ProgramImmediateActions.pdf additional information online at https://www.rd.usda.gov/coronavirus

> **USDA's COVID-19 Federal Rural Resource Guide Lists Federal Programs That Can Help Rural Communities, Organizations and Residents Impacted by COVID-19** U.S. Secretary of Agriculture Sonny Perdue released a one-stop-shop of federal programs that can be used by rural communities, organizations and individuals impacted by the COVID-19 pandemic. The COVID-19 Federal Rural Resource Guide is a resource for rural leaders looking for federal funding and partnership opportunities to help address this pandemic.
> **Online at:**
> https://www.rd.usda.gov/sites/default/files/USDA_COVID-19_Fed_Rural_Resource_Guide.pdf

Consumer Financial Protection Bureau Guide to Coronavirus Mortgage Relief Options:
If you're among those financially impacted by the coronavirus pandemic, you might be concerned about how to pay your mortgage or rent. Federal and state governments, as well as financial institutions and loan servicers, have announced plans to help struggling homeowners during this time.
https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/

If you are experiencing difficulties with a federal agency, please contact Congressman Trone's office for assistance at 301-926-0300; online at https://trone.house.gov

Federal Hotline Numbers

FDA's hotline (1-888-INFO-FDA) is available 24 hours a day for labs to call regarding difficulties obtaining supplies for collecting patient samples for COVID-19 testing, including swabs, media needed for transport, and conservation of the samples.
For labs with any questions related to diagnostic development, please reach out to
CDRH-EUA-Templates@fda.hhs.gov

FDA frequently asked questions page online at
https://www.fda.gov/emergency-preparedness-and-response/mcm-issues/coronavirus-disease-2019-covid-19-frequently-asked-questions

The Department of State's phone (1-888-407-4747) is available from 8 AM to 8 PM Eastern Standard and is toll-free in the United States and Canada. From other countries, citizens may call 1-202-501-4444. Citizens may also reach out directly to U.S. Embassies and consulates overseas.

Embassy links with country specific COVID-19 information online at
https://travel.state.gov/content/travel/en/traveladvisories/COVID-19-Country-Specific-Information.html

Health alerts can be for specific countries online at
https://travel.state.gov/content/travel/en/international-travel.html

Travelers who register through the Smart Traveler Enrollment Program at will receive urgent country-specific updates via e-mail.
Register online at https://step.state.gov/

The Department of Education's Federal Student Aid customer care line remains open at 800-4-FED-AID.
Questions on which the Department can be helpful should be directed to COVID-19@ed.gov.

The Centers for Disease Control and Prevention can be reached at 800-CDC-INFO (800-232-4636).
This is a hotline for the public with questions about anything related to the CDC.
Information online at https://www.cdc.gov/cdc-info/index.html

The Department of Defense offers resources for individuals to take action and stay informed about COVID-19.
You can sign up for email updates and check this page regularly for the latest information. online at
https://www.tricare.mil/coronavirus

The U.S. Army has established a COVID-19 Information Hotline at 1-800-984-8523.

The CBP Info Center offers a general information line at (877)227-5511.
Please note that this line is not COVID-19 specific.
Resources, information, and updates about Coronavirus in relation to the duties of the CBP can be found here: https://www.cbp.gov/newsroom/coronavirus

The Occupational Safety and Health Administration has published guidance on preparing workplaces for COVID-19
Contacts for Regional OSHA Offices are available, and OSHA can be reached at 1-800-321-OSHA.
Online at https://www.osha.gov/Publications/OSHA3990.pdf

If you have a question about a treatment or test found online, talk to your health care provider or doctor. If you have a question about a medication, call your pharmacist or the FDA.
The FDA's Division of Drug Information (DDI) will answer almost any drug question. DDI pharmacists are available by email, druginfo@fda.hhs.gov, and by phone, 1-855-543-DRUG (3784) and 301-796-3400.

If you suspect COVID-19 fraud, contact National Center for Disaster Fraud Hotline
(866) 720-5721 or disaster@leo.gov

SAMHSA's Disaster Distress Helpline provides 24/7, 365-day-a-year crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters.
Call: 1-800-985-5990 or text TalkWithUs to 66746 to connect with a trained crisis counselor.
online at https://www.samhsa.gov/find-help/disaster-distress-helpline

If you are experiencing difficulties with a federal agency, please contact Congressman Trone's office for assistance at 301-926-0300; online at https://trone.house.gov

IRS Tax Information

For the most up-to-date information on issues related to the IRS, please visit:
https://www.irs.gov/coronavirus

For more information regarding filing and payment deadlines visit
https://www.irs.gov/newsroom/filing-and-payment-deadlines-questions-and-answers

IRS mission-critical functions continue
The IRS continues to process tax returns and issue refunds, but is experiencing delays due to limited staffing. Get up-to-date status on affected IRS operations and services here:
https://www.irs.gov/newsroom/irs-operations-during-covid-19-mission-critical-functions-continue

Employer Tax Credits
Many businesses that have been severely impacted by coronavirus (COVID-19) will qualify for new employer tax credits (PDF) – the Credit for Sick and Family Leave and the Employee Retention Credit.

Statewide Resources

Maryland Department of Health
www.health.maryland.gov/coronavirus

Governor's Office
410-974-3901; online at https://governor.maryland.gov/

Maryland Insurance Administration
410-468-2000; https://insurance.maryland.gov/Pages/newscenter/NewsDetails.aspx?NR=2020251

Special Open Enrollment Period
In response to the coronavirus outbreak, the Maryland Health Benefit Exchange -- our state's health insurance marketplace -- will hold a special open enrollment period. Through Tuesday, December 15, Maryland residents without health insurance can sign-up and get covered. For more information see here: https://www.marylandhealthconnection.gov/coronavirus-sep/
For enrollment assistance over the phone, please contact your local health connector entity.
    AHEC West Health Insurance Program: 888-202-0212 (Allegany, Garrett, Washington counties)
    HealthCare Access Maryland: 855-288-3667 (Frederick)
    Montgomery County HealthConnect: 240-777-1815

Maryland Department of Aging Senior Call Check
This free service will place an automated daily call to you at a regularly scheduled time. If the call is not picked up after three attempts, the service will call an alternate person on your behalf to check on you.
Sign up by phone at: 1 (866) 502-0560
Sign up online at: https://aging.maryland.gov/Pages/senior-call-check.aspx

Listing of all child care providers serving essential personnel in the state of Maryland
online at
https://earlychildhood.marylandpublicschools.org/system/files/filedepot/2/approved_sites_for_epcc_epsa_-_master_list.pdf

Maryland's anti–price gouging statute prohibits raising the price of many consumer goods and services that increase the seller's profit by more than 10% while the COVID-19 emergency declared by the Governor is in effect. For more information, or to report suspected price gouging, please contact the Maryland Attorney General's Office.
410-528-8662; online at http://www.marylandattorneygeneral.gov/Pages/CPD/price_gouging_faq.aspx

Maryland Department of Labor, Division of Unemployment Insurance
410-949-0022; online at https://www.dllr.state.md.us/employment/unemployment.shtml

For Individuals having difficulty filing for Unemployment Insurance through the Maryland Department of Labor either online or via phone: Individuals should email ui.inquiry@maryland.gov and include their name, the last four numbers of their Social Security Number, and what they need (ie. unemployment, access to the Webcert program, etc.).

For a list of frequently asked questions related to Maryland Unemployment Insurance Benefits Administration, visit https://www.dllr.state.md.us/employment/uicovidfaqs.shtml

Individuals looking to get guidance on non-essential businesses and establishments should refer to the executive orders and interpretive guidance provided by the Office of Governor Hogan at: https://governor.maryland.gov/covid-19-pandemic-orders-and-guidance/

Economic Relief Package for Small Businesses and workers impacted by COVID-19:
Governor Hogan announced more than $175 million to assist small businesses and workers affected by the COVID-19 pandemic. More information and resources about these programs is available at businessexpress.maryland.gov/coronavirus.

The Maryland Department of Commerce is offering three business assistance programs in response to the COVID-19 pandemic:

- Maryland Small Business COVID-19 Emergency Relief Loan Fund - This $75 million loan fund offers no interest or principal payments due for the first 12 months, then converts to a 36-month term loan of principal and interest payments, with an interest rate at 2% per annum. Learn more.
- Maryland Small Business COVID-19 Emergency Relief Grant Fund - This $50 million grant program offers grant amounts up to $10,000, not to exceed 3 months of demonstrated cash operating expenses for the first quarter of 2020. Learn more.
- Maryland COVID-19 Emergency Relief Manufacturing Fund - This $5 million incentive program helps Maryland manufacturers to produce personal protective equipment (PPE) that is urgently needed by hospitals and health-care workers across the country.
- If you have specific questions about these funds, please email fpaaworkflowcoordinator.commerce@maryland.gov.

Maryland Department of Commerce - Relief Wizard
The Relief Wizard is an easy to use tool to navigate these programs. If you answer the questions, the relief wizard will point you to the programs you are eligible for, based on your answers.
Online at https://reliefwizard.net/

Financial Relief Package

Governor Hogan enacted an executive order which builds on an earlier order that prohibits residential evictions arising from a tenant's substantial loss of income due to COVID-19. The latest order is now extended to commercial and industrial evictions. The order also:

- Stops lenders from initiating the mortgage foreclosure process
- Authorizes the Maryland Commissioner of Financial Regulation to suspend certain lending limits for Maryland banks and credit unions, on a case-by-case basis, in an effort to make more credit available to businesses
- Prohibits repossession of cars and trucks
- Prohibits repossession of homes that are not considered "real property," such as mobile homes, trailers, and live-aboard boats

Read the amended executive order at https://governor.maryland.gov/wp-content/uploads/2020/04/Evictions-Reposessions-Foreclosures-AMENDED-4.3.20.pdf

Consistent with applicable guidelines, Marylanders may be eligible for the following opportunities upon contacting their financial service providers:

- **90 Days of Payment Forbearance or Deferral. Mortgage lenders and servicers will provide up to a 90-day forbearance or deferral period for mortgage payments.**
- **Waiving Late Fees.** Mortgage lenders and servicers will not charge late fees during the forbearance or deferral period.
- **Credit Reporting.** Mortgage lenders and servicers will not report negative information to the credit bureaus during the forbearance or deferral period.
- **90 Days Forbearance from Foreclosure Initiation**. All mortgage lenders and servicers will follow the forbearance and reduced payment programs established by federal authorities.

Extension of Maryland Tax Filing and Payment Deadlines

The Office of the Comptroller announced the extension of certain Maryland tax filing and payment deadlines in response to the ongoing COVID-19 emergency.Extensions of time to file and pay have been granted for both individuals and businesses with returns and payments due in March, April, and May of 2020. The extensions apply to specific returns and payments due for income tax (individual, corporation, pass-through entity, and fiduciary), sales and use tax, employer withholding tax, admissions and amusement tax, alcohol tax, tobacco tax, motor fuel tax, motor carrier tax, Bay Restoration Fee, and Unclaimed Property reporting for insurance companies.

NOTE: The relief being offered regarding taxes due is only a postponement of the payment of those taxes without the additional imposition of a penalty or interest during the deferment period. It is NOT an extinguishment or cancellation of that tax debt.

For more information and frequently asked questions regarding these extensions, please visit https://www.marylandtaxes.gov/forms/COVID_19_FAQ.pdf

Information Regarding Utility Assistance:
The Office of People's Counsel (OPC) has developed Information Sheets to answer questions on utility bills, bill payments, and service disconnections for each gas and electric utility, and single Information Sheets for water services and for phone and internet services. OPC also have provided updated information about assistance programs for those who have experienced a loss of or reduced income. They are available at www.opc.maryland.gov. If you experience a problem related to payment plans, service disconnections, or reconnections, or have a question, please contact OPC at DLInfo_OPC@maryland.gov.

Maryland COVID-19 Rumor Control
Rumors can easily circulate within communities during a crisis. Do your part to stop the spread of disinformation by doing 3 easy things; don't believe the rumors, don't pass them along and go to trusted sources of information to get the facts about the state of Maryland's (COVID-19) response.
Online at https://govstatus.egov.com/md-coronavirus-rumor-control

Resources for Businesses and Workers

Paycheck Protection Program

NOTE: As of August 8, 2020, the SBA is no longer accepting Paycheck Protection Program applications

The CARES Act established a new guaranteed loan program at SBA for small businesses to cover payroll during the immediate crisis. The Paycheck Protection Program would:
- support more than $600 billion in 100 percent guaranteed, low interest, no fee loans of up to $10 million with repayment deferred for at least six months; and
- forgive up to 100% of the loan if the borrower has retained the same number of employees as when they received the loan.

Who is eligible?
- Small and Medium sized businesses up to 500 employees, non-profits, independent contractors and the self-employed.

What about franchises and hotels?
- The program temporarily waives SBA "affiliation rules" to allow businesses with multiple locations they normally are not considered small, to qualify. This is especially important for our restaurant and lodging sector. They are still limited to the same maximum loan size - $10 million - as a business with one location.

How are loans made?
- The SBA's network of 2,500 7(a) lenders will be used to process these loans. There is also authority to fast track additional lenders to process and disburse these loans to reach as many small businesses as quickly as possible.

Are these grants?
- Yes and No. The amount of the loan forgiven at the end of the year will be determined by how many employees were retained on the company's payroll, up to 100 percent for full retention. There are safeguards built in to protect against employers gaming the program, as well as recognizing some employers will be forced to do temporary furloughs but bring their employees back on.

What is covered?
- This bill allows firms to get a loan to cover up to 2.5 months of payroll and any new EIDL loan balances incurred because of Coronavirus but cannot exceed $10 million.

How long does the program last?
- The program was open until August 8, 2020, as it was intended for immediate payroll relief to ensure businesses do not do mass layoffs during this crisis.

For more information regarding the Paycheck Protection Program, please visit
https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Frequenty-Asked-Questions.pdf

U.S. Small Business Administration Economic Injury Disaster Loans

NOTE: As of July 11, 2020, the SBA has concluded the Economic Injury Disaster Loan Program for small businesses

Governor Larry Hogan formally requested the U.S. Small Business Administration (SBA) to issue an Economic Injury Disaster declaration for the state. In March, the SBA declared Maryland an eligible disaster area and Economic Injury Disaster Loans (EIDL) are available.

You may apply for an EIDL loan here: https://disasterloan.sba.gov/ela/

Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance.

For additional information or to obtain help preparing the loan application please contact your SBA District Office:

For Montgomery County
SBA Washington Metropolitan Area District Office
Phone: 202-205-8800
Website: https://www.sba.gov/offices/district/dc/washington

For Frederick, Washington, Allegany, and Garrett Counties
SBA Baltimore District Office
Phone: 410-962-6195
Website: https://www.sba.gov/offices/district/md/baltimore

For Lenders Having Issues: mdlenderquestions@sba.gov

For People with Questions on Loan Programs: mdsbaloanquestions@sba.gov

More information regarding the Economic Injury Disaster Loan program can be found here:
https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources

Frequently Asked Questions

Question: My state received approval so where do small businesses apply?

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Answer: Small businesses in eligible areas may apply for an EIDL online at: https://disasterloan.sba.gov/ela/ or they can also reach out to their local SBA District Offices.

Question: If small businesses need help with their applications, are there any other resources available to help them fill out the applications?
Answer: SBA has also coordinated with the Resource Partners, including Small Business Development Centers, (SBDCs) who can assist with the application process. The list of SBDCs is available online at: https://www.sba.gov/local-assistance/find/?type=Small%20Business%20Development%20Center&pageNumber=1

Question: How do I know if a small business is eligible?
Answer: SBA's Office of Disaster Assistance works with state emergency management divisions to certify certain areas as an "eligible area."

- The list of eligible areas is also available online at: https://disasterloan.sba.gov/ela/Declarations/Index or https://www.sba.gov/disaster-assistance/coronavirus-covid-19.
- The list is updated periodically and on the same day a new declaration is approved.
- Your state may not have been approved yet but a county in your state may have been approved as a contiguous county on a neighboring state's approval, which allows small employers in those counties to apply for loans.
- Please check often to see if your area has been added even if your state has not been formally approved.

Question: What is an Economic Injury Disaster Loan?
Answer: The SBA's Economic Injury Disaster Loan (EIDL) program provides small businesses with working capital loans of up to $2 million to help overcome the temporary loss of revenue.
- The loans may be used to pay fixed debts, payroll, accounts payable, or other bills that can't be paid because of the COVID-19 outbreak.
- The interest rate is 3.75 percent for small businesses without credit available elsewhere, and businesses with credit available elsewhere are not eligible to apply for assistance.
- The maximum term is 30 years.
- A small business is defined by the SBA's Size Standards in accordance with the Native American Industry Classification System (NAICS) codes and SBA's Size Standards Tool can be utilized.

Question: What's the timeline like?
Answer: Once a borrower submits an application, approval timelines depend on volume. Typical timeline for approval is 2-3 weeks and disbursement can take up to 5 days. Borrowers are

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COVID-19 Community Resource Guide

assigned individual loan officers for servicing of the loan.

Question: Where can I find more information?
Answer: For additional information, borrowers should contact the SBA Disaster Assistance customer service center by calling 1-800-659-2955 or emailing disastercustomerservice@sba.gov. You can also visit SBA.gov/disaster for more information.

Employee Retention Credits

The Treasury Department and the Internal Revenue Service today launched the Employee Retention Credit, designed to encourage businesses to keep employees on their payroll. The refundable tax credit is 50% of up to $10,000 in wages paid by an eligible employer whose business has been financially impacted by COVID-19.

Does my business qualify to receive the Employee Retention Credit?

- The credit is available to all employers regardless of size, including tax-exempt organizations. There are only two exceptions: State and local governments and their instrumentalities and small businesses who take small business loans.
- Qualifying employers must fall into one of two categories:
  - The employer's business is fully or partially suspended by government order due to COVID-19 during the calendar quarter.
  - The employer's gross receipts are below 50% of the comparable quarter in 2019. Once the employer's gross receipts go above 80% of a comparable quarter in 2019, they no longer qualify after the end of that quarter.
  - These measures are calculated each calendar quarter.

How is the credit calculated?

- The amount of the credit is 50% of **qualifying wages** paid up to $10,000 in total. Wages paid after March 12, 2020, and before Jan. 1, 2021, are eligible for the credit. Wages taken into account are not limited to cash payments, but also include a portion of the cost of employer provided health care.

How do I know which wages qualify?

- Qualifying wages are based on the average number of a business's employees in 2019.
  - **Employers with less than 100 employees:** If the employer had 100 or fewer employees on average in 2019, the credit is based on wages paid to all employees, regardless if they worked or not. If the employees worked full time and were paid for full time work, the employer still receives the credit.

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○ Employers with more than 100 employees: If the employer had more than 100 employees on average in 2019, then the credit is allowed only for wages paid to employees who did not work during the calendar quarter.

I am an eligible employer. How do I receive my credit?

- Employers can be immediately reimbursed for the credit by reducing their required deposits of payroll taxes that have been withheld from employees' wages by the amount of the credit.
- Eligible employers will report their total qualified wages and the related health insurance costs for each quarter on their quarterly employment tax returns or Form 941 beginning with the second quarter. If the employer's employment tax deposits are not sufficient to cover the credit, the employer may receive an advance payment from the IRS by submitting Form 7200, Advance Payment of Employer Credits Due to COVID-19.
- Eligible employers can also request an advance of the Employee Retention Credit by submitting Form 7200.

Where can I find more information on the Employer Retention Credit and other COVID-19 economic relief efforts?

- Updates on the implementation of this Employee Retention Credit, Frequently Asked Questions on Tax Credits for Required Paid Leave and other information can be found online at https://www.irs.gov/coronavirus.
- Additional frequently asked questions about the Employer Retention Credit can be found at https://www.irs.gov/newsroom/faqs-employee-retention-credit-under-the-cares-act

COVID-19-Related Tax Credits for Required Paid Leave Provided by Small and Midsize Businesses

The Families First Coronavirus Response Act (the "FFCRA"), signed by President Trump on March 18, 2020, provides small and midsize employers refundable tax credits that reimburse them, dollar-for-dollar, for the cost of providing paid sick and family leave wages to their employees for leave related to COVID-19.

The FFCRA gives businesses with fewer than 500 employees (referred to throughout these FAQs as "Eligible Employers") funds to provide employees with paid sick and family and medical leave for reasons related to COVID-19, either for the employee's own health needs or to care for family members. Workers may receive up to 80 hours of paid sick leave for their own health needs or to care for others and up to an additional ten weeks of paid family leave to care for a child whose school or place of care is closed or child care provider is closed or unavailable due to COVID-19 precautions. The FFCRA covers the

costs of this paid leave by providing small businesses with refundable tax credits. Certain self-employed individuals in similar circumstances are entitled to similar credits.

For more information, visit https://www.irs.gov/newsroom/covid-19-related-tax-credits-for-required-paid-leave-provided-by-small-and-midsize-businesses-faqs#basic

Main Street Lending Program

The Federal Reserve has created the Main Street Lending Program to provide support to medium and small businesses and their employees. It is designed to help credit flow to businesses that were in good financial condition but now need loans to help until they can recover from or adapt to the pandemic.

On October 30, 2020, the Federal Reserve Board adjusted various terms of three facilities under the Main Street Lending Program ("MSLP") to reduce minimum loan sizes available for borrowers and alter the fee structures.

The minimum loan sizes offered under three of the MSLP's facilities originating loans, namely the Main Street New Loan Facility ("New Loan Facility"), the Main Street Priority Loan Facility ("Priority Loan Facility"), and the Nonprofit Organization New Loan Facility ("Nonprofit New Loan Facility"), have each been reduced to $100,000 from the original $250,000 requirement. The Federal Reserve Board indicated in its press release that this change was instituted to better target support to smaller businesses.

The fees tied to the borrowing and making of loans under the New Loan Facility, Priority Loan Facility, and Nonprofit New Loan Facility have also been changed. Under the original Term Sheets, (i) lenders paid a transaction fee of up to 100 basis points to the MSLP's special purpose vehicle ("SPV") at the time of loan origination, which they could require borrowers pay instead, (ii) borrowers paid lenders an origination fee of up to 100 basis points at the time loans are made, and (iii) the SPV would pay the lender a loan servicing fee of 25 basis points of the principal amount of its participation in the loan annually

The new iterations of the Term Sheets maintain this fee structure for all loans extended under the facilities where the principal amounts are $250,000 or greater. However, for loans of less than $250,000, there will be no transaction fees payable to the SPV at the time of origination, borrowers now will pay lenders an origination fee of up to 200 basis points for loan origination, and the SPV will pay lenders an annual servicing fee of 50 basis points on the principal amount of its participation in the loan.

Loans issued under the Main Street Lending Program feature the following:
- 4-year terms with floating rates
- Principal and interest payments deferred during the first year
- A range of $500,000 to $200 million

The Main Street Lending Program differs from other programs in that **the issued loans must be repaid**, and require both the borrower and lender to be eligible to participate in the program.

For more information, please consult the following resources:
- The program's website www.bostonfed.org/mslp is the best starting place for interested lenders and borrowers.
  - You can also sign up to receive email notifications about the program through this site.
- A program overview can be found at: www.bostonfed.org/mslp-overview

National Resources

- The U.S. Chamber of Commerce has information on resources and ways individuals, or businesses, can seek assistance. For more information, please visit: https://www.uschamber.com/coronavirus or contact: 1-800-638-6582.
- The U.S. Chamber of Commerce has a small business resource guide that features technology tools, employer guidance, business strategies and more as you navigate through this challenging time. For more information, please visit: https://www.uschamber.com/co/small-business-coronavirus.
- The U.S. Chamber of Commerce's Coronavirus Emergency Loans Small Business Guide and Checklist takes a small business step-by-step through the process of preparing to file for a loan.
  - This interactive map shows how much aid is available under the Small Business Paycheck Protection Program to help small businesses in each state.
- The National Main Street program has resources for small business and offers community support for those impacted by COVID-19. For more information, please visit: https://www.mainstreet.org/howwecanhelp/resourcecenter/covid19resources or contact 312-610-5613.

Maryland Department of Commerce - Relief Wizard
The Relief Wizard is an easy to use tool to navigate these programs. If you answer the questions, the relief wizard will point you to the programs you are eligible for, based on your answers.
Online at https://reliefwizard.net/

Bank Assistance Information
Several Banks have set-up contact lines to work with individuals impacted by COVID-19. If a bank is not listed below, reach-out to them to find out what they are doing to assist those affected by COVID-19.
The Federal Deposit Insurance Corporation (FDIC) and the (National Credit Union Administration (NCUA) have also put out information for bankers and consumers.
FDIC: https://www.fdic.gov/coronavirus/index.html
NCUA: https://www.ncua.gov/
Other banks assisting during COVID-19:

- Bank of America:
  https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus
- Capital One: https://www.capitalone.com/coronavirus/
- Chase: https://www.chase.com/digital/resources/coronavirus
- CitiBank: https://online.citi.com/US/JRS/pands/detail.do?ID=covid19
- Discover: https://www.discover.com/coronavirus/
- Fifth Third Bank: https://www.53.com/content/fifth-third/en/alerts/covid-support.html
- PNC: https://www.pnc.com/en/customer-service/coronavirus-update.html
- TCF Bank: https://www.tcfbank.com/about-tcf/covid19
- Truist: https://www.truist.com/coronavirus-information
- US Bank: https://www.usbank.com/splash/covid-19.html
- Wells Fargo:
  https://newsroom.wf.com/press-release/corporate-social-responsibility/wells-fargo-donates-625-million-aid-coronavirus

Maryland Insurance Administration

410-468-2000; https://insurance.maryland.gov/COVID-19/Pages/default.aspx
- Lost business income insurance is subject to the specific terms and conditions of your policy. Contact the broker or agent that sold the policy, the insurance company or the Maryland Insurance Administration with any questions.

Maryland Department of Commerce Information for Businesses

Online at https://businessexpress.maryland.gov/coronavirus

Financial Assistance & Taxes

- The Maryland Department of Commerce is offering three new business assistance programs in response to the COVID-19 pandemic:
  - Maryland Small Business COVID-19 Emergency Relief Loan Fund - This $75 million loan fund offers no interest or principal payments due for the first 12 months, then converts to a 36-month term loan of principal and interest payments, with an interest rate at 2% per annum. Learn more.
  - Maryland Small Business COVID-19 Emergency Relief Grant Fund - This $50 million grant program offers grant amounts up to $10,000, not to exceed 3 months of demonstrated cash operating expenses for the first quarter of 2020. Learn more.
  - Maryland COVID-19 Emergency Relief Manufacturing Fund - This $5 million incentive program helps Maryland manufacturers to produce personal protective equipment (PPE) that is urgently needed by hospitals and health-care workers across the country. More information coming by Friday, March 27, 2020.
  - If you have specific questions about these funds, please email fpaaworkflowcoordinator.commerce@maryland.gov.

- General SBA guidance for businesses can be found here. If you need additional help navigating the SBA process, Maryland SBDC can help.
- Maryland business and individual income taxpayers will be given a 90-day extension for tax payments. No interest or penalty for late payments will be imposed if 2019 tax payments are made by July 15, 2020. See 90-day extension for tax payments for more information, or reach out to taxpayerrelief@marylandtaxes.gov with questions.
- Comptroller Franchot also extended business-related tax filing deadlines to June 1. Get additional information regarding business tax returns - including sales and use tax, alcohol tax, etc. - and income tax extensions.
- Businesses who paid their Maryland Sales & Use Taxes for March early may request a refund of their payment by emailing taxpayerrelief@marylandtaxes.gov or by calling 410-260-4020.
- Taxpayers who have set up a payment through their own online banking services will need to stop that transaction through their banks. Taxpayers who have scheduled a payment through the Comptroller's iFIle or bFile can request to have a debit from their account stopped as long as it is at least 3 days prior to the scheduled payment date. If taxpayers have individual requests for assistance, they should contact Taxpayer Services at 410-260-7980 or via email at taxhelp@marylandtaxes.gov.
- The federal tax filing deadline has been moved to July 15. Learn more.
- Maryland banks, credit unions, and financial service providers are operating under precautionary measures, with increased focus on mobile, phone, and online services. If you anticipate having trouble making a loan payment, please notify your lender or loan servicing company as soon as possible to discuss your options. Early and regular communication is important. More information from the Maryland Bankers Association. And, view a list of credit unions operating in Maryland and their contact information.

Export Assistance for Businesses
- ExportMD Program helps to offset some of the costs of marketing internationally for Maryland's small and mid-sized companies. Visit: https://commerce.m5aryland.gov/fund/programs-for-businesses/exportmd-program
- The SBA's Export Working Capital Program can help small businesses obtain working capital advances from lenders on export orders, export receivables or letters of credit. SBA's Senior International Credit Officers can work directly with an impacted company to explain the program and application process. Visit: https://www.sba.gov/content/financing-your-small-business-exports-foreign-investments-or-projects-0

Employer and Worker Assistance
- The Maryland Department of Labor introduced the COVID-19 Layoff Aversion Fund, which can provide funds to help businesses with 500 or fewer employees purchasing remote access equipment and software to allow employees to work from home, provide on-site cleaning and sanitation services or other creative strategies to mitigate potential layoffs or closures. To see

details or apply please visit this website. *NOTE: The Maryland Department of Labor is no longer accepting applications for the COVID-19 Layoff Aversion Fund*

- The Centers for Disease Control has issued guidance for businesses and employees.
- The U.S. Department of Labor has developed some guidelines for how companies can prepare their workplace for COVID-19. In addition, the Occupational Safety and Health Administration (OSHA) has launched a COVID-19 website with information specifically for workers and employers. There is also information on issues relating to wages and hours worked under the Fair Labor Standards Act.
- The Maryland Department of Labor's Division of Labor and Industry enforces the Maryland Health Working Families Act, also known as Safe and Sick Leave, which may be useful for employees who need to take off from work due to COVID-19. Learn more about the Maryland Health Working Families Act here, or email ssl.assistance@maryland.gov.
- If a business experiences a temporary or permanent layoff, Labor's Division of Unemployment Insurance's Bulk Claim Services can open unemployment insurance claims for all affected employees. To determine if a business is eligible, please visit our Bulk Claims Services Frequently Asked Questions page. If a business is eligible, they should contact a Claims Representative by emailing UI.BulkClaim@maryland.gov. For additional information, visit the Department of Labor's COVID-19 FAQ page.
- Labor's Division of Workforce Development and Adult Learning enforces the Rapid Response System, which works collaboratively with the State's businesses and workers to minimize the impact of economic disruptions caused by layoffs and plant or business operations closing.
- Labor's Office of Small Business Regulatory Assistance is available to help Maryland business owners find timely and effective solutions to issues, so they can go about running their companies. They can be contacted by emailing osbra.inquiry@maryland.gov.
- The Maryland Insurance Administration has shared insight into Business Interruption Insurance on their website. MIA has also put together an FAQ addressing insurance-related questions about coronavirus.
- The U.S. Department of Transportation's Federal Motor Carrier Safety Administration (FMCSA) has issued a national emergency declaration to provide hours-of-service regulatory relief to commercial vehicle drivers transporting emergency relief in response to COVID-19.

Licensing & Permitting

- According to the Governor's Executive Order, all licenses, permits, registrations, and other authorizations issued by the state, its agencies or any political subdivision that would expire during the current state of emergency will be extended until at least the 30th day after the state of emergency is lifted.
- Labor's Division of Occupational and Professional Licensing (O&P) is temporarily extending license expiration dates until May 1, which is subject to being extended as the response to the coronavirus situation evolves. They can be contacted by emailing dlopl-labor@maryland.gov.

- Businesses that are licensed and regulated by Labor's Office of the Commissioner of Financial Regulation can email DLFRFinReg-LABOR@maryland.gov with any questions or concerns they may have about licensing requirements.

Additional information

- The Maryland Emergency Management Agency (MEMA) has activated its Virtual Business Operation Center (VBOC) as of March 6 to address inquiries from the private sector. Businesses that are interested in emergency operations engagement can learn more through MEMA's Private Sector Integration Program.
- Encourage members of the business community to reach out with their questions by sending a message to Secretary.Commerce@maryland.gov.
- Labor's Office of Small Business Regulatory Assistance is available to help Maryland business owners find timely and effective solutions to issues, so they can go about running their companies. They can be contacted by emailing osbra.inquiry@maryland.gov

For a list of frequently asked questions related to Maryland Unemployment Insurance Benefits Administration, visit https://www.dllr.state.md.us/employment/uicovidfaqs.shtml

Information Related to the Implementation of the Families First Coronavirus Response Act.
As you know, the Families First Coronavirus Response Act provides paid sick leave and economic support to small businesses and cash strapped families. The bill also ensures free access to COVID-19 testing.

For more information about the impact of this legislation on you or your business, I encourage you to consult the following websites that break down commonly asked questions about COVID-19 and outline the resources available to you:

- U.S. Department of Labor
  - Fact Sheet for Employers: https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave
  - Fact Sheet for Employees: https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave
  - Questions and Answers: https://www.dol.gov/agencies/whd/pandemic/ffcra-question
- U.S. Department of the Treasury
- Internal Revenue Service: Coronavirus Tax Relief
- U.S. Small Business Administration

Various Federal Guidance:

- **CDC Interim Guidance for Businesses and Employers**
  online at
  https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html
- **SBA Guidance for Businesses and Employers**
  online at
  https://www.sba.gov/page/guidance-businesses-employers-plan-respond-coronavirus-disease-2019-covid-19?utm_medium=email&utm_source=govdelivery
- **Occupational Safety and Health Administration (OSHA) Guidance**
  online at https://www.osha.gov/SLTC/covid-19/
- **Disaster Preparedness Planning for your Business**
  online at https://mema.maryland.gov/Pages/business.aspx
- **Guidance from the Alcohol and Tobacco Tax and Trade Bureau for distilleries wishing to produce hand sanitizer to address the COVID-19 pandemic**
  online at https://www.ttb.gov/news/covid-19-hand-sanitizer

Direct Payments for Americans: Frequently Asked Questions

If you are experiencing difficulties with receiving your Economic Impact Payment, please contact Congressman Trone's office for assistance at 301-926-0300; online at https://trone.house.gov

Expected Timeline for Economic Impact Payments
After extensive conversations with the IRS and the Department of Treasury, the staff of the Ways & Means Committee expect the IRS to issue economic impact payments following the below timeline. This timeline is subject to change given ongoing discussions by the Chairman. The Committee remains focused on ensuring all eligible Americans receive their payment as quickly as possible.

As of today, the latest estimated timing from the IRS on economic impact checks is as follows:
- The IRS will make about 60 million payments to Americans through direct deposit in mid-April. The IRS has direct deposit information for these individuals from their 2018 or 2019 tax returns.
- About 3 weeks after those deposits are made (the week of May 4th), the IRS will begin issuing paper checks to individuals.
- The paper checks will be issued at a rate of about 5 million per week, which could take up to 20 weeks to get all the checks out.
- The checks will be issued in reverse "adjusted gross income" order—starting with people with the lowest income first. We have seen estimates that there are between 150-170 million taxpayers. So, there are between 90-110 million taxpayers who are either filers or nonfilers about whom the IRS wants information. The filers will need to receive a paper check unless their direct deposit information can be updated in the IRS portal. The nonfilers may need to file the "simple tax return" and likely include direct deposit information if they want to receive their rebates quickly.
- The IRS is encouraging taxpayers to file their 2019 returns to the maximum extent possible. As taxpayers file their 2019 returns electronically, the IRS will post updated tax information weekly to its files and then send this information to another agency that will issue weekly payments.

Updates on the Status of EIP Program Implementation
- In early-to-mid September, the IRS issued catch-up EIPs to about 50,000 individuals whose portion of the EIP was diverted to pay their spouse's past-due child support.
- For payments certified as of July 31, 2020 with payment dates through August 7, 2020, Treasury and the IRS had disbursed 162 million EIPs totaling $271.3 billion dollars.
  - Including reissued payments, 122 million direct deposits (ACH payments), 38.7 million checks, and 3.7 million EIP debit cards have been issued.
  - Of the direct deposits, 2.2 million payments went to accounts that underlie Direct Express debit cards, used by federal beneficiaries who may not have a bank account, meaning Treasury and the IRS effectively made roughly 6 million payments available through Treasury-sponsored debit cards.

- As of July 31, 2020, 98.6% of all returned direct deposits by financial institutions had been reissued (as checks).
- In addition, as of July 31, 2020, 86.6% of all checks had been cashed/cleared while 5.7% of checks remained outstanding and 7.7% of checks had been cancelled.
- Eighty seven percent of the EIP debit cards mailed to payees had been activated.

Check Your Payment Status

Use "Get My Payment" to:

- Check your payment has been sent
- Confirm your payment type: direct deposit or by mail
- Provide Direct Deposit Information
- In certain situations, Get My Payment will give you the option of providing your bank account information to receive your Payment by direct deposit. For example, if your payment was sent by mail and the Post Office was unable to deliver it.

Use "Get My Payment" to enter your bank account information to get your payment through direct deposit.

Non-Filers: Enter Your Payment Info Here
DEADLINE: SATURDAY, NOVEMBER 21ST AT 3:00PM EST
Use the "Non-Filers: Enter Payment Info Here" application before the November 21, 2020 deadline if you are eligible for an Economic Impact Payment and:

- You are not required to file federal income tax returns for 2018 and 2019 for any reason including:
- Your income is less than $12,200
- You're married filing jointly and together your income is less than $24,400
- You have no income
- Do not use this tool if you are required to file a 2018 or 2019 tax return; you should file your return electronically.

Do not use this tool if you can be claimed as a dependent on someone else's return.

Where can I get more information?
- The IRS will post all key information on IRS.gov/coronavirus as soon as it becomes available.
- The IRS has a reduced staff in many of its offices but remains committed to helping eligible individuals receive their payments expeditiously. Check for updated information on IRS.gov/coronavirus rather than calling IRS assistors who are helping process 2019 returns.

- The IRS has recently added 3,500 telephone representatives to answer some of the most common questions about EIPs. Answers for most EIP questions are available on the automated message for people who call the phone number provided in the EIP acknowledgment letter (Notice 1444). Those who need additional assistance at the conclusion of the message will have the option of talking to a telephone representative. **The hotline number is 800-919-9835 and the line is open from 7:00am to 7:00pm.**

Information About Unemployment Insurance

If you are experiencing difficulties with receiving your Unemployment Insurance Benefits please contact Congressman Trone's office for assistance at 301-926-0300; online at https://trone.house.gov

Is there a waiting period for receiving unemployment benefits in Maryland?

- Maryland does not have a waiting week like many other states do. No matter when or how they file, Marylanders become eligible for benefits starting after the day after they separated from employment. If you are eligible, you will be paid for all benefits due.

How does an individual file for unemployment benefits?

- Individuals can file for unemployment benefits through the Maryland Department of Labor Division of Unemployment Insurance.
- **To file online, visit** https://www.dllr.state.md.us/employment/unemployment.shtml
  This online application is available 24/7, however individuals are strongly encouraged to file during non-peak hours, like early in the morning and late in the evening (8:00 p.m. - 7:00 a.m.), for faster processing speeds.
- Current telephone hours are **7:00 a.m. - 6:00 p.m., Monday through Friday, Saturdays from 8:00 a.m. - 12:00 p.m, and Sundays from 12:00 p.m. - 4:00 p.m** To contact a Claim Center, call **1-667-207-6520.**
- Claimants having difficulty placing a call or accessing our website, can e-mail questions to ui.inquiry@maryland.gov.
- Employers can e-mail questions to dluiemployerassistance-labor@maryland.gov or contact 410-767-2412.

Are individuals required to search for employment in order to receive unemployment benefits?

- **The Secretary of the Maryland Department of Labor has ordered, effective March 20th, 2020, a temporary exemption from the work search requirement for individuals receiving unemployment insurance benefits.**
- The Maryland Department of Labor will exempt all current and new unemployment insurance benefit recipients from the requirement to actively seek work until 30 days after the State of Emergency status is lifted.
- **For more information about the exemption from the work search requirements**, visit https://www.dllr.state.md.us/employment/uicovidaswfaqs.shtml

Expansion of Unemployment Insurance Benefits Under the New CARES Act

The federal government recently passed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which includes an expansion of unemployment insurance benefits for Marylanders.

All eligible beneficiaries WILL receive these new benefits back to the earliest date of their eligibility.

The Secretary of the Maryland Department of Labor opted into providing ALL three of the expanded unemployment insurance programs offered through the provisions of the CARES Act:

Pandemic Unemployment Assistance (PUA)

- Individuals who are not usually eligible for regular UI and who cannot work due to COVID-19 are eligible for a maximum of 39 weeks of benefits, which includes $600 Federal Pandemic Unemployment Compensation (FPUC).
- Effective January 27, 2020 through Dec. 31, 2020.

Federal Pandemic Unemployment Compensation (FPUC)

- $600 per week on top of current regular UI benefits.
- Effective March 29, 2020 through July 31, 2020.
- **This compensation will be automatically updated for individuals who qualify, are currently receiving benefits, and once related technical systems are modified.**
- *NOTE: Federal Pandemic Unemployment Compensation has expired*

Pandemic Emergency Unemployment Compensation (PEUC)

- 13 additional weeks of UI benefits, plus $600 FPUC.
- Effective March 29, 2020 through Dec. 31, 2020.
- **This compensation will be automatically updated for individuals who qualify, are currently receiving benefits, and once related technical systems are modified.**

On Friday, April 24, the Maryland Department of Labor launched the BEACON one-stop application for Marylanders to file claims for all benefit types including the Pandemic Unemployment Assistance (PUA) program entirely online.
The PUA program is available for those who are self-employed, independent contractors, gig workers, sole proprietors, or have insufficient work history. These individuals who are not eligible for regular unemployment insurance (UI) and who cannot work due to COVID-19 are now eligible to apply for a maximum of 39 weeks of benefits, effective January 27, 2020 through December 31, 2020.

After submitting an online application, eligible PUA claimants will receive their benefits retroactive to their earliest date of eligibility. Here is how to file your PUA claim:

- Visit https://beacon.labor.maryland.gov/. This will take you to the BEACON one-stop application page.
- The first time that you visit the application, you will need to activate your account by providing your social security number and choosing a Username and password. If you have previously applied for UI benefits in Maryland, you will need to have your UI application PIN available to validate your identity.

To file a PUA claim, you will need to have the following information available, as applicable:

- Social security number;
- Date of birth;
- Alien registration number, if you are not a citizen;
- Residential and mailing address;
- Telephone number and email address;
- Name, date of birth, and social security number of all dependents under 16 years of age that you will claim, as well the same information for each dependent's other parent, such as the social security number and date of birth for any dependents that you claim;
- If you worked for the federal government, you will also need a SF-8 or SF-50 form; and
- If you are separated from military service, you will also need Form DD-214, member 4 copy.

To file your PUA claim, you will need to provide information and supporting documentation about your work and income history, which may include the following:

- Documentation of the income that you earned in 2019 (Schedule K-1, Form 1099, or summary of quarterly payments);
- All necessary licenses and permits for your self-employment; and
- Proof of an offer to begin employment that was postponed or withdrawn due to COVID-19.

When you login to the BEACON application, you will be in your user portal, where you will be able to receive notices and alerts about your account, including notifications regarding any missing documentation.
Additionally, you will be able to select your preferred method of communication, including e-mail, text message, or postal mail. All communications will be available in your portal no matter which preference you select, which will cut down on wait times for you to receive information about your claim.

After reviewing your application and supporting documentation, DUI will notify you of your eligibility through the portal and/or your preferred method of communication selected in the application.
If eligible, you will need to visit the BEACON one-stop application every week to request the payment of

benefits by filing a claim certification. For more information about filing a weekly claim certification, please visit our frequently asked questions. If you are denied or ineligible for benefits, you will receive instructions on how to protest or appeal the determination.

Frequently Asked Questions About Unemployment Eligibility

- **If my employer temporarily ceases operations due to COVID-19, preventing me from coming to work, am I eligible for benefits?**
  If you are laid off temporarily due to a business shutdown as a result of COVID-19, the Division of Unemployment Insurance recommends that you file a claim for unemployment insurance.
- **If I am quarantined due to COVID-19 with the expectation of returning to work after the quarantine is over, am I eligible for benefits?**
  The first and best option for employees who need to miss work due to illness is to use their employer-paid time off. The Maryland Healthy Working Families Act requires employers with 15 or more employees to provide paid sick and safe leave for certain employees. Maryland employers who employ 14 or fewer employees are required to provide unpaid sick and safe leave for certain employees. Find more information about the Maryland Healthy Working Families Act.
  "Unemployment" includes a reduction of both work hours and earnings. An individual receiving paid sick leave or paid family leave is still receiving pay and would generally not be considered "unemployed" for purposes of collecting unemployment insurance benefits.
  If you are currently quarantined by a medical professional or under government direction, and your employer has instructed you not to return to work until the quarantine is over and has not provided the option to telework, the Division of Unemployment Insurance recommends that you file a claim for unemployment insurance.
- **If I decide to leave my employment due to a reasonable risk of exposure or infection of COVID-19 or to care for a family member due to COVID-19, am I eligible for benefits?**
  If you are not exhibiting any symptoms of coronavirus, COVID-19, and you decide to leave your employment, the Division of Unemployment Insurance recommends that you file a claim for unemployment insurance. You may be determined to be eligible for benefits if the circumstances of your job separation are allowable under Maryland's provisions for good cause and/or just circumstances for voluntarily leaving work, Section 8-1001 of Maryland Unemployment Insurance Law.
- **If I need to take time off work because I am sick, but I have not been quarantined by a medical professional or under government direction, will I be eligible for unemployment insurance benefits?**
  The first and best option for employees who need to miss work due to illness is to use their employer-paid time off. The Maryland Healthy Working Families Act requires employers with 15 or more employees to provide paid sick and safe leave for certain employees. Maryland

employers who employ 14 or fewer employees are required to provide unpaid sick and safe leave for certain employees. Find more information about the Maryland Healthy Working Families Act.

If you are not eligible for employer paid time off or your paid time off has been exhausted, the Division of Unemployment Insurance recommends that you file a claim for unemployment insurance. You may be determined to be eligible for benefits if you have taken time off of work and expect to return work with the same employer in the future.

- **If an employer lays off employees due to the loss of production caused by COVID-19, will the employees be eligible for unemployment insurance benefits?**
  Maryland unemployment benefits are available to individuals who are unemployed through no fault of their own. If an employer lays off employees due to a loss of production as a direct result of COVID-19, individuals may be eligible for unemployment benefits if they meet certain criteria. It is recommended that you file a claim for unemployment insurance.

- **If my employer reduces my hours as a result of COVID-19, will I be eligible for unemployment insurance benefits?**
  If your employer has reduced your normal work hours as a result of COVID-19, you may be eligible for partial benefits.

- **What if my employer goes out of business as a result of COVID-19?**
  If your employer goes out of business as a result of COVID-19, the Division of Unemployment Insurance recommends that you file a claim for unemployment insurance, as you are considered to be unemployed through no fault of your own.

- **Can I still collect unemployment benefits if I am able to work remotely from home?**
  If you continue to work your normal hours remotely, you do not meet the definition of an individual considered to be unemployed. However, if you work less than your normal hours remotely, it is recommended that you file a claim for unemployment insurance.

- **I get tips from customers on top of my regular wages. Will my tips be used to determine how much I will receive in benefits?**
  Employers regularly report (quarterly) the wages of their employees to the Division. These wages, including reported tips, are used as the basis for the calculation of the amount of benefits that a claimant is eligible for. If a tipped employee files a claim and receives a determination about their weekly benefit amount that they disagree with, they can request a review of the determination within 30 days. Along with the request for a review, the claimant can provide evidence of other wages that they have received, including unreported tips.

You can apply for unemployment insurance benefits online at any time or by phone between 7:00 a.m. - 6:00 p.m., Monday through Friday, Saturdays from 8:00 a.m. - 12:00 p.m., and Sundays from 12:00 p.m. - 4:00 p.m. at 1-877-293-4125, toll free.

After you file a claim, the Division of Unemployment Insurance will determine whether you qualify to receive unemployment insurance benefits.

Additional Frequently Asked Questions

- If you have general questions about filing a claim for unemployment insurance or receiving benefit payments, please visit Maryland Department of Labor's General Unemployment FAQs.
- If your employment or business has been impacted by the coronavirus, please read Maryland Department of Labor's COVID-19 Frequently Asked Questions.
- If you have questions about the work search requirement exemption, please visit the Work Search FAQs.
- If you have questions about filing your weekly claim, please visit Maryland Department of Labor's Weekly Claim Certification frequently asked questions.
- If you have questions about the CARES Act, please visit Maryland Department of Labor's CARES Act FAQs.
- If you have questions specifically about the $600 weekly payment, please visit Maryland Department of Labor's Federal Pandemic Unemployment Compensation FAQs.
- If you are an employer interested in the Work Sharing program, please read the Work Sharing FAQs.
- Employers should also read Maryland Department of Labor's Bulk Claims For Frequently Asked Questions to determine if they are eligible for this service.

Information for those Experiencing Technical Difficulties with Their Online Application

The Maryland Department of Labor's Division of Unemployment Insurance has received a number of questions and comments from Marylanders about difficulties they are experiencing with usernames and passwords. To help ensure that Maryland's new and existing claimants can access the new BEACON One-Stop, the Maryland Department of Labor has created a Username and Password Handbook. You can access this new resource by visiting www.labor.maryland.gov/employment/uibeaconuserhandbook.pdf.

If you have additional technical questions, please email them to BEACON.support@maryland.gov.

Other Methods of Contacting the Division of Unemployment Insurance

The Division of Unemployment Insurance offers a number of ways to ask questions and obtain more information.

- You may contact a live claims agent at 1-667-207-6520
- You may also chat with their Virtual Assistant on the Division of Unemployment Insurance homepage. Simply click on the blue "Chat with us" bar in the lower right hand corner of the screen. An area to type in your question will appear.

- You may file an inquiry with this [Inquiry Form](#). Simply complete the requested information and enter a brief description of your question. You will receive a tracking number to follow-up on the response to your question.

Resources for Sole-Proprietors and Self-Employed Individuals

Economic Injury Disaster Loans and Loan Advance
NOTE: As of July 11, 2020, the SBA has concluded the Economic Injury Disaster Loan Program for small businesses

In response to the Coronavirus (COVID-19) pandemic, small business and non-profit owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan advance of up to $10,000.
The SBA's Economic Injury Disaster Loan program provides small businesses and nonprofits with working capital loans of up to $2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. The loan advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available within three days of a successful application, and this loan advance will not have to be repaid
To access the advance, you first apply for an Economic Injury Disaster Loan and then request the advance. The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

Apply online at https://www.sba.gov/funding-programs/disaster-assistance

SBA Paycheck Protection Program
NOTE: As of August 8, 2020, the SBA is no longer accepting Paycheck Protection Program applications

The Paycheck Protection Program prioritizes millions of Americans employed by small businesses and nonprofits by directing $349 billion towards job retention and business operating expenses.

> **Program Overview**
- The Paycheck Protection Program is designed to provide a direct incentive for small businesses and nonprofits to keep their workers on payroll by providing each small business a loan up to $10 million for payroll and certain other expenses.
- If all employees are kept on payroll for eight weeks, SBA will forgive the portion of the loans used for payroll, rent, mortgage interest, or utilities. Up to 100 percent of the loan is forgivable.
Eligibility

- Businesses – including eligible non-profits, Veterans organizations, Tribal concerns, sole proprietorships, self-employed individuals, and independent contractors described in the Small Business Act – with 500 or fewer employees may apply.
- Businesses in certain industries may have more than 500 employees if they meet the SBA's size standards for those industries

For more information regarding the Paycheck Protection Program, please visit https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses

Refundable tax credits for paid-leave expenses

Refundable tax credits are available for private-sector employers that are required to offer coronavirus related paid leave to employees. For more information, please visit https://www.irs.gov/newsroom/covid-19-related-tax-credits-for-required-paid-leave-provided-by-small-and-midsize-businesses-faqs.

Refundable tax credits are available for independent contractors who would have qualified for coronavirus related paid leave if they were employees. IRS will be posting information soon on these credits on its website (www.irs.gov), including information on how to claim these credits.

50 percent of certain self-employment taxes are deferred through the end of 2020. Deferred taxes will not become due until end of 2021 and end of 2022, with 50% of the liability being paid at each date.

Expansion of Unemployment Insurance Benefits Under the New CARES Act

The federal government recently passed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which includes an expansion of unemployment insurance benefits for Marylanders. All eligible beneficiaries WILL receive these new benefits back to the earliest date of their eligibility.

Pandemic Unemployment Assistance (PUA)
- Individuals who are not usually eligible for regular UI and who cannot work due to COVID-19 are eligible for a maximum of 39 weeks of benefits, which includes $600 Federal Pandemic Unemployment Compensation (FPUC).
- Effective January 27, 2020 through Dec. 31, 2020.
- You can apply for unemployment insurance benefits online at any time or by phone between 7:00 a.m. - 6:00 p.m., Monday through Friday, Saturdays from 8:00 a.m. - 12:00 p.m., and Sundays from 12:00 p.m. - 4:00 p.m. at 1-667-207-6520.
- After you file a claim, the Division of Unemployment Insurance will determine whether you qualify to receive unemployment insurance benefits.
- **Apply online** at https://www.dllr.state.md.us/employment/unemployment.shtml

Resources for Nonprofit Organizations

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To access the advance, you first apply for an Economic Injury Disaster Loan and then request the advance. The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

Apply online at https://www.sba.gov/funding-programs/disaster-assistance

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> - If all employees are kept on payroll for eight weeks, SBA will forgive the portion of the loans used for payroll, rent, mortgage interest, or utilities. Up to 100 percent of the loan is forgivable.

Eligibility

- Businesses – including eligible non-profits, Veterans organizations, Tribal concerns, sole proprietorships, self-employed individuals, and independent contractors described in the Small Business Act – with 500 or fewer employees may apply.
- Businesses in certain industries may have more than 500 employees if they meet the SBA's size standards for those industries

For more information regarding the Paycheck Protection Program, please visit
https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses

Maryland State Arts Council Funding

In response to the COVID-19 State of Emergency, the Maryland State Arts Council (MSAC) has created special grant opportunities that provide emergency funding to arts organizations and artists in Maryland as they adjust to losses sustained because of programming, operations, and events that have been modified or cancelled. More information online at
https://www.msac.org/press-release/msac-opens-emergency-grants-arts-organizations-and-independent-artists

Maryland Heritage Areas Authority Grants

The Maryland Heritage Areas Authority (MHAA) is requesting heritage tourism nonprofits apply for emergency operating matching grants of up to $20,000. More information online at
https://mht.maryland.gov/documents/PDF/grants/Grants_MHAA_COVIDGuidelines.pdf

Information for Houses of Worship

Guidance from the Maryland Governor's Office for houses of worship during phase one of reopening:
https://governor.maryland.gov/marylandunites/

Participation of Faith-Based Organizations in the Paycheck Protection Program (PPP) and Economic Injury Disaster Loan Program (EIDL)

- **Are faith-based organizations, including houses of worship, eligible to receive SBA loans under the PPP and EIDL programs?**
  Yes, and we additionally clarify that faith-based organizations are eligible to receive SBA loans regardless of whether they provide secular social services. That is, no otherwise eligible organization will be disqualified from receiving a loan because of the religious nature, religious identity, or religious speech of the organization. The requirements in certain SBA regulations impermissibly exclude some religious entities. Because those regulations bar the participation of a class of potential recipients based solely on their religious status, SBA will decline to enforce these subsections and will propose amendments to conform those regulations to the Constitution. Although 13 C.F.R. § 120.110(a) states that nonprofit entities are ineligible for SBA business loans (which includes the PPP program), the CARES Act explicitly makes nonprofit entities eligible for the PPP program and it does so without regard to whether nonprofit entities provide secular social services.

- **Are there any limitations on how faith-based organizations can use the PPP and EIDL loan money they receive?**
  Only the same limitations that apply to all other recipients of these loans (such as that loan forgiveness will cover non-payroll costs only to a maximum of 25% of the total loan to a recipient). The PPP and EIDL loan programs are neutral, generally applicable loan programs that provide support for nonprofit organizations without regard to whether they are religious or secular. The CARES Act has provided those program funds as part of the efforts to respond to the economic dislocation threatened by the COVID-19 public health emergency. Under these circumstances, the Establishment Clause does not place any additional restrictions on how faith-based organizations may use the loan proceeds received through either the PPP or the EIDL loan program. In addition, the CARES Act does not impose unique burdens or limitations on faith-based organizations. In particular, loans under the program can be used to pay the salaries of ministers and other staff engaged in the religious mission of institutions.

- **For more frequently asked questions regarding participation of faith-based organizations in the Paycheck Protection Program and the Economic Injury Disaster Loan Program** please visit https://www.sba.gov/sites/default/files/2020-04/SBA%20Faith-Based%20FAQ%20Final.pdf

Food Assistance Resources

SNAP Benefits:

The Supplemental Nutrition Assistance Program (SNAP), called the Food Supplement Program (FSP) in Maryland, formerly known as Food Stamps, helps low-income households buy the food they need for good health. Everyone has the right to apply for FSP.

If you are applying for SNAP benefits, you must meet the income eligibility guidelines to begin receiving benefits. An eligibility chart can be found at:
www.mdhungersolutions.org/want-to-see-if-youre-eligible-for-snap

- **For current SNAP participants and for new applicants who are eligible for the program:** You will receive the maximum amount of benefits that are allowed for your household size starting in April. The SNAP emergency allotment has been extended through the month of November, at which point regular SNAP allotments are scheduled to resume.
- **For New Applicants:** To ensure the quickest turnaround, new applicants are strongly encouraged to apply online via MyDHR portal: mydhrbenefits.dhr.state.md.us
  This portal is still functioning while DHS offices are closed. Due to the recent increase in applications, you may experience some website errors. However, this is still the fastest and most direct method of applying for SNAP benefits.
- If you or someone you know does not have internet access or requires special assistance with filling out this online application, **Maryland Hunger Solutions can assist over the phone. For this service, please leave a message at: (410) 528-0021.**
- **For Current Applicants:** If you applied online, you can check your application status on the MyDHR portal. For those who did not apply online, you can check your application status at the DHS Call Center: 1-800-332-6347
  All recertification periods for Supplemental Nutrition Assistance Program (SNAP), Temporary Cash Assistance (TCA), Temporary Disability Assistance Program (TDAP), or Public Assistance to Adults (PAA) due in the months of October 2020 through March 2021 have been postponed to a later date. If your redetermination is due in any of these months, YOU DO NOT HAVE TO DO ANYTHING at this time. Your new redetermination will be rescheduled.

Additional Resources:
- Answers to frequently asked questions regarding SNAP benefits:
  https://dhs.mymdthink.maryland.gov/documents/COVID-19/FIA_FAQ_V16.pdf
- To check your SNAP account balance, or to order a new EBT card, call the MD EBT Customer CallCenter: 1-800-997-2222 or visit the website at connectebt.com.

DAVID TRONE

- For free legal representation if your benefits were terminated or your application was denied, call Homeless Persons Representation Project: (800) 613-2518
- **For information about emergency food assistance from a local pantry or food bank:**
  - **Statewide** (outside of Prince George's and Montgomery Counties): mdfoodbank.org/find-food/
  - **Prince George's and Montgomery Counties:** www.capitalareafoodbank.org/find-food-assistance
- **To find a meal site for children under the age of 18:** www.MDsummermeals.org
- **For WIC assistance:** call 1-800-242-4942
- **Additional Resources by County:**
  - **Montgomery County**
    - Manna Food Center - Distribution Sites: http://www.mannafood.org/about/contact-manna/manna-food-distribution-sites/
    - Gaithersburg HELP: https://www.gaithersburghelp.org/get-help/food/
    - Nourish Now - Get Food: https://nourishnow.org/get-food/
  - **Frederick County**
    - Community Action Agency - 3 - 5 day supply of food: https://www.cityoffrederickmd.gov/183/Frederick-Community-Action-Agency
    - Religious Coalition for Emergency Human Needs: https://www.thereligiouscoalition.org/programs-services/food-banks/
    - Food pantries in Frederick County: https://www.foodpantries.org/ci/md-frederick
    - Bread of Life Community Kitchen - Soup Kitchen and Food Boxes Frederick, MD 21701 www.therescuemission.org
  - **Washington County**
    - Washington County Community Action Council - Food Pantry http://www.wccac.org/services/food-pantry/
    - Haven Ministries Emergency Food Pantry https://haven-ministries.org/how-haven-helps/haven-ministries-emergency-food-pantry/
  - **Allegany County**
    - Maryland Food Bank - Find Food Bank Near Me: https://mdfoodbank.org/find-food/
    - 211 MD - Food Pantry Listings: https://211md.org/211provider-md-search-results?q=Food%20Pantries
    - Catholic Charities - Food Pantries & Soup Kitchens in each county: http://www.catholiccharities-md.org/wpcontent/uploads/2017/08/food-pantries-in-mdpdf-1.pdf
  - **Garrett County**

- Garrett County - Food Availability Brochure: https://mygarrettcounty.com/?get_group_doc=194/1519590690-FoodAvailabilityBrochure2018.pdf

Resources for Travelers

U.S. Department of State COVID-19 Hotline: 888-407-4747

The Department of State advises all U.S. citizens to read the country-specific [Travel Advisories](#) and [U.S. Embassy COVID pages](#) for updates on the impact of COVID-19 worldwide.

The COVID-19 pandemic continues to affect countries differently. Challenges to any international travel at this time may include mandatory quarantines, travel restrictions, and closed borders. Foreign governments may implement restrictions with little notice, even in destinations that were previously low risk. If you choose to travel internationally, your trip may be severely disrupted, and it may be difficult to arrange travel back to the United States.

On March 14, the Department of State authorized the departure of U.S. personnel and family members from any diplomatic or consular post in the world who have determined they are at higher risk of a poor outcome if exposed to COVID-19. These departures may limit the ability of U.S. embassies and consulates to provide services to U.S. citizens.

Travelers are urged to enroll in the [Smart Traveler Enrollment Program (STEP)](#) to receive Alerts and make it easier to locate you in an emergency. The Department uses these Alerts to convey information about terrorist threats, security incidents, planned demonstrations, natural disasters, etc.

For emergency assistance, please contact the nearest U.S. Embassy or Consulate or call the following numbers: 1 (888) 407-4747 (toll-free in the United States and Canada) or 1 (202) 501-4444 from other countries or jurisdictions.

Incoming travelers from high risk countries will receive the card and information at this CDC link:
https://www.cdc.gov/coronavirus/2019-ncov/travelers/after-travel-precautions.html

What the State Department can and can't do in a crisis:
https://travel.state.gov/content/travel/en/international-travel/emergencies/what-state-dept-can-cant-do-crisis.html

Links to country specific information, including recently released health alerts:
https://travel.state.gov/content/travel/en/international-travel.html
- Be sure to fill in the country of destination in the box titled "learn about your destination". This will link to a page with general background information about the country, but also have safety/security and health alerts at the top of the country-specific info.

Link to embassy specific COVID-19 information.
https://travel.state.gov/content/travel/en/traveladvisories/COVID-19-Country-Specific-Information.html
- Be sure to review information here regarding country of destination:

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Information Regarding flight cancellations and airline updates:

- American Airlines: Coronavirus travel updates:
  https://www.aa.com/i18n/travel-info/coronavirus-updates.jsp
- Delta Airlines:
  https://news.delta.com/delta-evaluating-europe-flights-helping-customers-return-us-after-coronavirus-travel-directive
- United Airlines:
  https://www.united.com/ual/en/us/fly/travel/notices.html
- Alaska Air:
  https://www.alaskaair.com/content/advisories/travel-advisories?int=AS_HOMEADVISORY_-prodID:Awareness
- Lufthansa:
  https://www.lufthansa.com/xx/en/flight-information.html
- Air France:
  https://www.airfrance.co.uk/GB/en/common/page_flottante/hp/news-air-traffic-air-france.htm?_ga=2.151355582.620657880.1584376027-984197261.1584376027
- KLM:
  https://www.klm.com/travel/gb_en/prepare_for_travel/up_to_date/flight_update/index.htm

Resources for Veterans

**For the most current information related to veterans and COVID-19, please visit
www.va.gov/coronavirus. Guidance from local VA medical facilities about their current operating
status is available on each facility's website, which can be found through VA's facility locator tool:
https://www.va.gov/find-locations.**

What should veterans do if they think they have COVID-19?

Before visiting local VA medical facilities, community providers, urgent care centers, or emergency
departments in their communities, veterans experiencing COVID-19 symptoms—such as fever, cough,
and shortness of breath—are encouraged to **call their VA medical facility** or call **MyVA311
(844-698-2311, press #3** to be connected). Veterans can also send secure messages to their health care
providers via MyhealtheVet, VA's online patient portal. VA clinicians will evaluate veterans' symptoms
and direct them to the most appropriate providers for further evaluation and treatment. This may
include referral to state or local health departments for COVID-19 testing.

What about routine appointments and previously scheduled procedures?

VA is encouraging all veterans to call their VA facility before seeking any care—even previously
scheduled medical visits, mental health appointments, or surgical procedures. Veterans can also send
secure messages to their health care providers via MyhealtheVet and find out whether they should still
come in for their scheduled appointments. VA providers may arrange to convert appointments to video
visits, where possible.

Can visitors still access VA medical facilities?

Many VA medical facilities have cancelled public events for the time being, and VA is urging all visitors
who do not feel well to postpone their visits to local VA medical facilities. Facilities have also been
directed to limit the number of entrances through which visitors can enter. Upon arrival, all patients,
visitors, and employees will be screened for COVID-19 symptoms and possible exposure.

What about VA nursing homes and spinal cord injury units?

On March 10, 2020, VA announced that its 134 nursing homes (also called VA community living centers)
and 24 spinal cord injury and disorder centers would be *closed* to all outside visitors except for certain
compassionate care situations. All clinical staff will be screened for COVID-19 daily before entering the
nursing home or spinal cord injury units, and staff will work only within those units to limit possible
transmission of the virus. Exceptions to the visitor policy will only be made for cases when veterans are
in their last stages of life on hospice units or inpatient spinal cord injury units.

Information for veterans with pending service-connected disability claims
Due to COVID-19, there are instances when claimants are asking to cancel or postpone scheduling their

examination appointments because of social distancing practices. **The VA will not deny a claim solely for a failure to report for an exam at this time.** Veterans and servicemembers who wish to reschedule an exam due to COVID-19 concerns should contact the exam vendor directly and then call to notify the VA after.

GI benefits will continue without interruption
Any and all updates will be sent via direct email campaigns and social media regarding VA's effort to implement any new changes.

The VA will provide most of its outpatient care for Veterans through telehealth services as appropriate. This approach minimizes the risk of infection, supports expansion to meet an increasing need for COVID-19 services, and provides Veterans in routine VA care consistent access to VA care.

To change your in-person appointment to a telehealth visit:

- [Use Secure Messaging](#)through My HealtheVet to send a message to your provider.
- [Use the VA appointments tool](#)to request a telehealth appointment online. (Available only for some types of health services.)

Once your provider schedules a telehealth appointment, you'll receive a VA Video Connect link (or another approved video meeting tool). [Learn more about VA Video Connect](#)

Frequently Asked Questions Regarding the CARES Act and Veterans

Q: What support is included for VA health care facilities and their COVID-19 response?
A: The CARES Act includes $19.57 billion in funding to ensure the Department of Veterans Affairs (VA) has the equipment, tests, telehealth capabilities and support services necessary to support veterans and the health care workforce at facilities nationwide.

Q: I run a veteran-owned small business. Can the CARES Act help me?
A: As of August 8th, 2020, the PPP program is no longer accepting applications.

Q: I have a VA-backed mortgage, am I protected against foreclosure during the COVID-19 emergency declaration?
A: Yes, under CARES Act Section 4022, federally backed mortgages, including those guaranteed or insured by the VA were protected from foreclosure for 60 days beginning on March 18, 2020. If borrowers are facing financial hardship, they can by requesting a forbearance for up to 6 months, with a possible extension for another 6 months, through their mortgage holder.

Q: I'm an AmeriCorps member and I'm unable to complete my term of service as a result of COVID-19. What happens to my education award?

A: Many AmeriCorps members will have difficulty completing the required number of volunteer hours due to current limitations on volunteer opportunities. The CARES Act allows the Corporation for National and Community Service (CNCS) to have flexibility to waive the required number of volunteer hours so that members may still receive a full Segal Education Award even if their service was interrupted as a result of COVID-19. Additionally, the CARES Act increases the upper age limit for AmeriCorps members and expands the maximum term of service so that AmeriCorps members whose service was impacted by COVID-19 are able to re enroll once the emergency is over.

Q: Is there any relief for upcoming rent, mortgage, and utility payments?
A: Any homeowner with an FHA, VA, USDA, 184/184A mortgage, or a mortgage backed by Fannie Mae or Freddie Mac, who is experiencing financial hardship is eligible for up to 6 months' forbearance on their mortgage payments, with a possible extension for another 6 months. At the end of the forbearance, borrowers can work within each agency's existing programs to help them get back on track with payments, but they will have to pay missed payments at some point during the loan, so if borrowers can pay they should continue to do so.

Renters who have trouble paying rent also have protections under the bill if they live in a property that has a federal subsidy or federally backed loan. Owners of these properties cannot file evictions or charge fees for nonpayment of rent for 120 days following enactment of the bill, and cannot issue a renter a notice to leave the property before 150 days after enactment. The period protections have now expired, and renters are now responsible for making payments. After this period renters will be responsible for making payments and getting back on track, so they should continue to make payments if they're financially able to do so. Renters who receive housing subsidies such as public housing or Section 8 who have had their incomes fall should recertify their incomes with their public housing agency or property owner because it may lower the rent they owe.

Q: Will homeowners be foreclosed on if they can't make their loan payments?
A: The bill included a 60-day foreclosure moratorium starting on March 18, 2020, for all federally backed mortgage loans. This moratorium has now ended. Borrowers with FHA, VA, USDA, or 184/184A loans, or loans backed by Fannie Mae and Freddie Mac, will not see foreclosure actions and cannot be removed from their homes due to foreclosure during that time.

Q: I am a veteran living in a rural area and am being told that my appointments will now be through telehealth, but I can't afford internet services or don't have a good internet connection. How will this bill help me?
A: Talk to your provider and local VA about getting an iPad or other tablet from VA. This bill allows VA to enter into partnerships with local telecommunications companies to subsidize or completely pay for broadband internet services. Call your local VA facility or send a secure message to your provider on My HealtheVet to ask about this option.

Q: **I run a State Veterans Home. Will I be penalized if my residents come down with COVID-19 and are transferred to acute care, putting me under the 90% occupancy rate threshold needed for payment from VA?**

A: No. Under Section 20005 of the CARES Act, State Veterans Homes will continue to receive payment from VA during the COVID-19 pandemic, even if they don't meet the 90% occupancy rate or the 75% veteran occupancy rate requirements for per diem payment.

Q: **I run a State Veterans Home and I don't have enough PPE or supplies. What support can VA provide?**

A: In addition to requesting emergency supplies and PPE from your county or state emergency coordinator, Section 20005 of the CARES Act also allows VA to share PPE and supplies with State Veterans Homes to keep residents and staff safe.

Q: **I'm a veteran in need of home-based care. Can I still enroll or renew my participation in the Veteran Directed Care program?**

A: Yes. Under Section 20006 of the CARES Act, you can enroll or renew your participation in the Veteran Directed Care program through telephone or telehealth, no in-home visit required.

Q: **I run an area agency on aging or other agency that provides services to veterans in the Veteran Directed Care program. Our county is telling us to limit face-to-face services and home visits. Can I still process new participants and renewals?**

A: Yes. Under Section 20006 of the CARES Act, agencies can now enroll or renew veterans in the Veteran Directed Care program through telephone or telehealth, no in-home visit required.

Q: **I'm a veteran using the Veteran Directed Care program for home-based care, but I can't get to a printer or post office to send in my renewal paperwork due to COVID-19. Will I be kicked out of the program?**

A: No. Under Section 20006 of the CARES Act, veterans and their caregivers will not be penalized for late paperwork and will not be dis-enrolled or suspended from the program.

Q: **I'm a veteran using the Veteran Directed Care program for home-based care, but I am currently living outside of my home state and can't travel home due to COVID-19 restrictions and health concerns. Can my caregiver still be paid for services, even if we are out of state?**

A: Yes. Under Section 20006 of the CARES Act, veterans and their caregivers will not be penalized for being out of state for more than 14 days during the COVID-19 emergency, and should continue to receive payments for care.

Q: **I use VA's prosthetics service and need to get my prosthetic adjusted, but am nervous to go into a VA facility because I have underlying conditions that make me more at risk of complications from COVID-19. Where can I go to get my prosthetic adjusted?**

A: This bill gives VA more flexibility to allow veterans who need their prosthetics created or adjusted to do so in their local community. Call your local VA provider or message them on MyHealtheVet and ask about this option.

Q: I'm a VA employee working lots of overtime due to COVID-19. Can I still receive overtime pay for hours worked, even if it puts me above the Federal pay caps?
A: Yes. Under Section 20008 of the CARES Act, any VA employee involved in COVID-19 response efforts can receive pay for all hours worked, even above the normal pay caps, for work done in support of VA's response to COVID-19.

Q: I'm a home health care worker for the VA, can I receive PPE for providing home care services to veterans?
A: Yes. Under Section 20009 of the CARES Act, VA must provide PPE to any home health worker employed by or contracted with VA to provide services to veterans.

Q: I'm a veteran receiving pension and health care benefits from VA. Will the emergency income from the CARES Act (the Recovery Rebate) count towards my income for determining my eligibility for pension, health care, and other needs-based benefits?
A: No. Under Section 20010 of the CARES Act, the 2020 Recovery Rebate payment cannot be counted as income when determining a veteran's eligibility for any VA needs-based benefits.

Q: I am a VA HUD-VASH caseworker, how can I make sure I am keeping up with my veterans in the HUD-VASH program?
A: This bill encourages VA to use more telehealth capabilities for yourself and your veterans. Call each other or use Apple FaceTime, Facebook Messenger Video Chat, Google Hangouts Video, or Skype. Ask your local VA about access to an iPad or other tablet for you or your veterans to use to facilitate virtual meetings.

Q: I am a Grant and Per Diem provider. Will I be able to keep my veterans enrolled after they are absent for 14 days?
A: Yes. This bill waives VA's requirement to automatically dis-enroll veterans using the GPD program if they are absent more than 14 days.

Q: Will I continue to get paid for veterans who are absent from my program for more than 3 days?
A: This bill gives VA the authority to pay GPD providers for a veteran even if they are absent from the program for more than 3 days. Contact your local VA about this option.

Q: Will I get paid the same amount as before?

A: This bill waives the current limit on the amount VA can pay GPD providers during the COVID19 emergency. Contact your local VA about this option. This bill includes additional funding for VA to increase payments to many service providers, including the GPD program.

Q: **I am an SSVF provider. How does this bill allow me to continue to help homeless veterans?**
A: This bill includes additional funding for VA to increase payments to many service providers, including the SSVF program. For more information about how to help veterans during COVID19, visit https://www.va.gov/homeless/ssvf/.

Frequently Asked Questions on Economic Impact Payments for Social Security Recipients
- **Who is eligible for the economic impact payment?**
  - Tax filers with adjusted gross income up to $75,000 for individuals and up to $150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by $5 for each $100 above the $75,000/$150,000 thresholds. Single filers with income exceeding $99,000 and $198,000 for joint filers with no children are not eligible.
  - Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to $1,200 for individuals or $2,400 for married couples. Parents also receive $500 for each qualifying child. NOTE: Individuals are eligible to apply for an economic impact payment until 3 p.p. EST on November 21st, 2020.
- **I am not typically required to file a tax return. Can I still receive my payment?**
  Yes. Social Security beneficiaries who are not typically required to file tax returns will not need to file an abbreviated tax return to receive an economic impact payment. The IRS will use the information on the Form SSA-1099 to generate $1,200 economic impact payments to Social Security beneficiaries who did not file tax returns in 2018 or 2019. NOTE: Individuals are eligible to apply for an economic impact payment until 3 p.m. EST on November 21st, 2020.
- **I receive veterans benefits. Do I need to provide information to the IRS or file a tax return to receive a payment?**
  Recipients of VA benefits will automatically receive automatic Economic Impact Payments. If you have children who qualify, an extra step is needed to add $500 per child onto their automatic payment of $1,200 if you didn't file a tax return in 2018 or 2019. You can quickly register by visiting Non-Filers: Enter Payment Info Here available only on IRS.gov. Recipients will generally receive the automatic payments the way they receive their current benefits. NOTE: Individuals are eligible to apply for an economic impact payment until 3 p.p. EST on November 21st, 2020.
- **How do I use the Non-Filers: Enter Payment Info tool?**
  For those who don't normally file a tax return, the process is simple and only takes a few minutes to complete. First, visit IRS.gov, and look for *"Non-Filers: Enter Payment Info Here."* Then provide basic information including Social Security number, name, address, and dependents. The IRS will use this information to confirm eligibility and calculate and send an

Economic Impact Payment. Using the tool to get your payment will not result in any taxes being owed. Entering bank or financial account information will allow the IRS to deposit your payment directly in your account. Otherwise, your payment will be mailed to you. *"Non-Filers: Enter Payment Info"* is secure, and the information entered will be safe. The tool is based on Free File Fillable Forms, part of the Free File Alliance's offerings of free products on IRS.gov.

- **Who should use the Non-Filers tool?**
  This new tool is designed for people who did not file a tax return for 2018 or 2019 and who don't receive Social Security retirement or disability benefits or Railroad Retirement benefits. Others who should consider the Non-Filers tool as an option, include:
    - **Lower income:** Among those who could use Non-Filers: Enter Payment Info tool are those who haven't filed a 2018 or 2019 return because they are under the normal income limits for filing a tax return. This may include single filers who made under $12,200 and married couples making less than $24,400 in 2019.
    - **Veterans beneficiaries and Supplemental Security Income (SSI) recipients:** The IRS continues to explore ways to see if Economic Impact Payments can be made automatically to SSI recipients and those who receive veterans disability compensation, pension or survivor benefits from the Department of Veterans Affairs and who did not file a tax return for the 2018 or 2019 tax years. People in these groups can either use Non-Filers: Enter Payment Info option now or wait as the IRS continues to review automatic payment options to simplify delivery for these groups.
    - **Social Security, SSDI and Railroad Retirement beneficiaries with qualifying dependents:** These groups will automatically receive $1,200 Economic Impact Payments. People in this group who have qualifying children under age 17 may use Non-Filers: Enter Payment Info to claim the $500 payment per child.

Information on Student Loans and Financial Aid

On March 27, 2020, the CARES Act was signed into law, which, among other things, provides broad relief for federal student loan borrowers. Below are the answers to frequently asked questions about several provisions of the Act.

Student Questions

- **What if my campus has closed due to the coronavirus? Will I be able to finish the term and keep my federal student aid?**
  Please contact your school. Many institutions are making arrangements (such as take-home assignments or online classes) so students can complete the term.

- **If my campus is closed or offering only online instruction, will I still get paid for the hours I am unable to work for my Federal Work-Study job?**
  If you're unable to work your scheduled hours because of coronavirus-related disruptions (such as school or employer closures or student quarantines), your school may pay you for any scheduled hours or allow you to work by another means—for example, completing work online or remotely, depending on the job. Contact your school for more information.

- **My parents can't go to their jobs because of the coronavirus, and they don't get paid if they don't work. Their unemployment means my financial need has increased. Can I get more financial aid?**
  Talk to the financial aid office at your school. They have flexibility to work with students to ensure the students are able to stay in school.

- **Someone in my family has the coronavirus, so our whole family has self-quarantined, and I can't attend classes. How can I keep up in school, so I don't fail classes and lose my financial aid?**
  We encourage you to contact your school's financial aid office, as well as your academic advisor/coach or program coordinator, for additional guidance about your financial aid situation. Your school can tell you your options for continuing in your program of study. Additionally, if you need to take a leave of absence as a result of the coronavirus outbreak, you should speak with your school's financial aid office.
  Many schools have provided detailed coronavirus-related decisions and guidance for students. We encourage you to check your school's website and verified social media accounts for resources and the latest information about this rapidly evolving situation.

- **If my school moves classes online, am I going to get less financial aid?**
  If your school has moved classes to an online format, you must continue to participate in the course work and follow your teacher's or professor's instructions to remain eligible for financial aid. If you have questions about the online format, contact your school.

- **How do I contact my school's financial aid office if the school is closed?**
  Check your school's website for resources and contact information. Your school's verified social media accounts also may be a good source for the latest information about how to contact your

school during this time. While many schools have transitioned face-to-face courses to online instruction, most remain open and available to assist their students with questions.

Borrower Questions
Questions About the 0% Interest Period

- **Interest is being temporarily set at 0% on federal student loans. Which loans does the 0% rate apply to?**
  From March 13, 2020, through Dec. 31, 2020, the interest rate is 0% on the following types of federal student loans owned by ED:
  - Defaulted and nondefaulted Direct Loans
  - Defaulted and nondefaulted FFEL Program loans
  - Federal Perkins Loans
  - Please note that some FFEL Program loans are owned by commercial lenders, and some Perkins Loans are owned by the institution you attended. These loans are not eligible for this benefit at this time.

- **How can I take advantage of this 0% interest period if I have Federal Family Education Loan (FFEL) Program and Federal Perkins loans not owned by ED?**
  While your lender or school can provide these benefits should it choose to do so, you can consolidate your FFEL Program or Federal Perkins loans not owned by ED into a Direct Consolidation Loan, which would be eligible for 0% interest. However, if you consolidate, after the 0% interest rate period ends, the interest rate on your loan may be higher than what you are currently paying. In addition, when you consolidate, any outstanding interest will capitalize, meaning that any outstanding interest is added to your principal balance. Your servicer can provide you with information about how your loan balance, interest rate, and total amount to be paid would change if you consolidated into a Direct Consolidation Loan.

- **Who can tell me if my loans will have their interest rate temporarily reduced to 0%?**
  Contact your loan servicer online or by phone to determine if your loans are eligible. Your servicer is the entity to which you make your monthly payment. If you do not know who your servicer is or how to contact them, visit https://studentaid.gov/fsa-id/sign-in/landing or call us at 1-800-4-FED-AID (1-800-433-3243; TTY for the deaf or hearing-impaired 1-800-730-8913) for assistance.

- **If my loans are owned by ED, do I need to do anything for the interest on my loans to be set at 0%?**
  No, ED will automatically adjust your account so that interest doesn't accrue (i.e., accumulate). The account adjustment will be effective March 13, 2020.

- **If I make loan payments during the 0% interest period, how will they be applied?**
  During the period of 0% interest (March 13, 2020, through Dec. 31, 2020), the full amount of your payments will be applied to principal once all the interest that accrued prior to March 13 is paid.

- **Are private student loans eligible for the 0% interest benefit?**
  No. ED does not have legal authority over private student loans, and they are not covered by the CARES Act.

Questions About the Forbearance (Temporary Suspension of Payments)

- **I understand that my loans will be placed in administrative forbearance, temporarily suspending my monthly payments. How long will the administrative forbearance last?**
  The administrative forbearance will last from March 13, 2020, through Dec. 31, 2020.
- **If I'm currently in an income-driven repayment (IDR) plan, will my suspended payments count toward IDR forgiveness?**
  Yes.
- **Will suspended payments count toward Public Service Loan Forgiveness (PSLF)?**
  If you have a Direct Loan, were on a qualifying repayment plan prior to the suspension, and work full-time for a qualifying employer during the suspension, then you will receive credit toward PSLF for the period of suspension as though you made on-time monthly payments.
- **What will happen to my regular auto-debit payments if I do nothing?**
  Auto-debit payments are suspended during the administrative forbearance. Any auto-debit payments processed between March 13, 2020, and Dec. 31, 2020, can be refunded to you. Contact your loan servicer to request that your payment be refunded.
- **If you don't want an administrative forbearance and want to continue making payments, contact your loan servicer to opt out of the administrative forbearance, and your auto-debit payments will resume.**
  You also have the option to remain in the administrative forbearance and make manual (i.e., not auto-debit) payments during the administrative forbearance period. Visit your loan servicer's website to make a payment, or contact your loan servicer for more information.
- **If I made a payment after the president signed the CARES Act on March 27, 2020, can I receive a refund?**
  Yes; any payment you made during the administrative forbearance period (March 13, 2020, through Dec. 31, 2020) can be refunded. Contact your loan servicer to request that your payment be refunded.
- **If I'm trying to rehabilitate my defaulted student loan, will my suspended payments count toward my rehabilitation?**
  Yes.
- **How will I know when I will have to start making payments again?**
  The 0% interest period and administrative forbearance is currently set to expire on Dec. 31, 2020. Your servicer will contact you, no later than in August, to remind you that you will need to start making payments again. Make sure your contact information is up to date in your loan servicer account profile.
- **What if I want to continue making payments?**
  If you wish to continue paying your loans during the administrative forbearance period, or to

pay more or less than your regular payment amount, you are free to do so. Contact your loan servicer or visit your servicer's website to make a payment or to find out how you can continue or start auto-debit payments. Continuing to make payments during the administrative forbearance could help you pay down your loan balance more quickly because the full amount of a payment will be applied to principal once all interest accrued prior to March 13, 2020, is paid.

If you continue making regular payments but then experience a change in income, please contact your loan servicer as soon as possible to discuss options, such as enrolling in an income-driven repayment plan to lower your payments or opting in to the administrative forbearance that ends Dec. 31, 2020.

- **What if I want to continue making a partial payment while my loan is in forbearance?**
  As long as you are in forbearance, you will not be penalized for making a payment that is less than your usual monthly payment. Meanwhile, you still have the option to make a payment on your loan to make progress toward reducing your balance. Contact your loan servicer or visit your servicer's website to make a payment or to find out how you can continue or start auto-debit payments.

Questions About Defaulted Loans

- **On March 25, 2020, ED announced that my federal tax refund would not be withheld to repay my defaulted federal student loan debt. My refund has already been taken. Will I get it back?**
  Yes, but only if your federal tax refund was in the process of being withheld—on or after March 13, 2020, and before Dec. 31, 2020—for the repayment of a defaulted federal student loan. Your federal tax refund will not be returned to you if the process to withhold your refund was completed before March 13, 2020.
  If you have questions about whether your federal tax refund was withheld, call ED's Default Resolution Group at 1-800-621-3115 (TTY for the deaf or hearing-impaired 1-877-825-9923).

- **On March 25, 2020, ED announced that a portion of my Social Security payment, including disability benefits, would not be withheld to repay my defaulted federal student loan debt. My Social Security payment has already been taken. Will I get it back?**
  Yes. The portion of your Social Security payment that was taken will be returned to you if your payment was in the process of being withheld—on or after March 13, 2020, and before Dec. 31, 2020—for the repayment of a defaulted federal student loan.
  The portion of your Social Security payment that was withheld will not be returned to you if the process to withhold it was completed before March 13, 2020.
  If you have questions about whether your Social Security payment was withheld, call ED's Default Resolution Group at 1-800-621-3115 (TTY for the deaf or hearing-impaired 1-877-825-9923).

- **On March 25, 2020, ED announced that my wages would not be garnished, but money is still being taken from my paycheck. What should I do?**
  Your human resources department will receive a letter from ED instructing them to stop your

wage garnishment. If ED receives funds from a garnishment between March 13, 2020, and Dec. 31, 2020, we will refund your garnished wages.

- **On March 25, 2020, ED announced that Department-contracted private collection agencies stopped making collection calls and sending letters or billing statements. What should I do if I want to continue the payment arrangements I started before ED's announcement?**
You can continue your payment arrangement related to your defaulted federal student loan. Private collection agencies have been instructed to not make collection calls and not accept auto-debit payments from March 13, 2020, through Dec. 31, 2020. However, private collection agencies are available to assist you if you reach out to them during this period. To be connected to your private collection agency to continue your current payment arrangement, call ED's Default Resolution Group at 1-800-621-3115 (TTY for the deaf or hearing-impaired 1-877-825-9923).

- **On March 25, 2020, ED announced that Department-contracted private collection agencies stopped making collection calls and sending letters or billing statements. What should I do if I want to consolidate my defaulted federal student loans or start a loan rehabilitation arrangement now?**
To consolidate, or to start a loan rehabilitation arrangement related to your defaulted federal student loans, call ED's Default Resolution Group at 1-800-621-3115 (TTY for the deaf or hearing-impaired 1-877-825-9923) for assistance.

- **Will my defaulted loan accrue interest?**
Defaulted loans owned by ED will not accrue interest from March 13, 2020, through Dec. 31, 2020. That includes Direct Loans and FFEL Program loans owned by ED. Read the Q&As above to learn more about the 0% interest period.

General Loan Questions

- **I'm currently on an income-driven repayment plan. I'm unemployed because of the coronavirus outbreak and don't know when my income will return to the same level. What can I do?**
You are automatically being placed in an administrative forbearance that allows you to stop making your payments from March 13, 2020, through Dec. 31, 2020.
If you are on an IDR plan and your income has changed significantly, you can update your information and get a new payment amount based on your current income. To do so, visit https://studentaid.gov/manage-loans/repayment/plans/income-driven , click on "Apply Now," and then start the application by clicking on the button next to "Recalculate my monthly payment." After the administrative forbearance ends on Dec. 31, 2020, your monthly payments will resume at the new amount.
If you would like to enroll in an IDR plan for the first time, visit https://studentaid.gov/manage-loans/repayment/plans/income-driven , click on "Apply Now," and then start the application.

Information for Social Security Recipients

Information from the Social Security Administration
- **Social Security and Supplemental Security Income (SSI) benefit payments will continue to be paid on time during the COVID-19 pandemic.**
- The Social Security Administration also reminds everyone to be aware of scammers who try to take advantage of the pandemic to trick people into providing personal information or payment via retail gift cards, wire transfers, internet currency, or by mailing cash, to maintain Social Security benefit payments or receive economic impact payments from the Department of the Treasury.
- **The Social Security Administration continues to direct the public to its online self-service options whenever possible.** Local offices are closed to the public but are available by phone. People can find their local field office phone number by accessing the Field Office Locator.

Maryland Department of Aging Senior Call Check
This free service will place an automated daily call to you at a regularly scheduled time. If the call is not picked up after three attempts, the service will call an alternate person on your behalf to check on you.
Sign up by phone at: 1 (866) 502-0560
Sign up online at: https://aging.maryland.gov/Pages/senior-call-check.aspx

Montgomery County Resources

For general questions about COVID-19 or Maryland's response, please visit
www.health.maryland.gov/coronavirus

Montgomery County Department of Health and Human Services Coronavirus Updates
https://www.montgomerycountymd.gov/HHS/RightNav/Coronavirus.html

Montgomery County Department of Health and Human Services
240-777-0311; online at https://www.montgomerycountymd.gov/hhs/

Montgomery County Office of Emergency Management and Homeland Security
240-777-0311; online at https://www.montgomerycountymd.gov/oemhs/

Montgomery County Circuit Court
240-777-9400; online at https://www.montgomerycountymd.gov/cct/

Hospitals
Adventist HealthCare Shady Grove Medical Center
     240-826-6000 or 240-826-6405; online at https://www.adventisthealthcare.com/
Holy Cross Germantown Hospital
     301-557-6000; online at https://www.holycrosshealth.org/

Montgomery County Public Schools
240-740-3000; online at https://www.montgomeryschoolsmd.org/

Listing of all child care providers serving essential personnel in the state of Maryland
online at
https://earlychildhood.marylandpublicschools.org/system/files/filedepot/2/approved_sites_for_epcc_epsa_-_master_list.pdf

Montgomery County Public Schools Emergency Closure Meals Service:
online at https://www.montgomeryschoolsmd.org/coronavirus/meals/#emergencymeals

The SBA has administratively declared Montgomery County as an economic disaster, meaning small businesses in Montgomery County are eligible for disaster loan assistance:
Learn more and apply at https://disasterloan.sba.gov/ela

Special Open Enrollment Period

In response to the coronavirus outbreak, the Maryland Health Benefit Exchange -- our state's health insurance marketplace -- will hold a special open enrollment period. Through Tuesday, December 15, Maryland residents without health insurance can sign-up and get covered. For more information see here: https://www.marylandhealthconnection.gov/coronavirus-sep/

For enrollment assistance over the phone, please contact the Montgomery County HealthConnect: 240-777-1815

Maryland Department of Aging Senior Call Check

This free service will place an automated daily call to you at a regularly scheduled time. If the call is not picked up after three attempts, the service will call an alternate person on your behalf to check on you.

Sign up by phone at: 1 (866) 502-0560

Sign up online at: https://aging.maryland.gov/Pages/senior-call-check.aspx

Individuals looking to volunteer with the COVID-19 response in Montgomery County can locate volunteer opportunities through the Montgomery County Volunteer Center

online at https://www.montgomerycountymd.gov/volunteercenter/volunteers/covid19.html

Information Regarding Utility Assistance:

The Office of People's Counsel (OPC) has developed Information Sheets to answer questions on utility bills, bill payments, and service disconnections for each gas and electric utility, and single Information Sheets for water services and for phone and internet services. OPC also have provided updated information about assistance programs for those who have experienced a loss of or reduced income. They are available at www.opc.maryland.gov. If you experience a problem related to payment plans, service disconnections, or reconnections, or have a question, please contact OPC at DLInfo_OPC@maryland.gov.

- **Emergency Assistance Application:**
  http://www.opc.maryland.gov/Portals/0/Publications/Forms/OHEP%202021%20Application%20and%20Income%20Levels.pdf?ver=2020-06-02-083416-520
- **OPC Utility Bill Assistance Guide, Montgomery County:**
  http://www.opc.maryland.gov/Portals/0/Resource%20Guides/MONTGOMERY%20%20CO.%202021%20RESOURCE%20GUIDE.pdf?ver=2020-09-18-142247-667

Food Assistance Resources

- Maryland Food Bank - Find Food Bank Near Me: https://mdfoodbank.org/find-food/
- 211 MD - Food Pantry Listings:
  https://search.211md.org/211provider-md-search-results?taxonomyCode=BD-1800.2000
- Manna Food Center - Distribution Sites
  http://www.mannafood.org/about/contact-manna/manna-food-distribution-sites/
- Gaithersburg HELP https://www.gaithersburghelp.org/get-help/food/

- Nourish Now - Get Food https://nourishnow.org/get-food/

Montgomery County COVID-19 Emergency Assistance Relief Payment (EARP)
NOTE: As of May 18, 2020, the Montgomery County Department of Health and Human Services is not currently taking applications for this program
Recognizing that the COVID-19 pandemic is causing an unprecedented financial hardship for many Montgomery County residents, the Emergency Assistance Relief Payment is a program that provides immediate financial assistance to households in need. While the need is great, this program seeks to fill the gaps for those who are not eligible or who will not benefit directly from the federal or state COVID-19 aid.

- **Who is eligible for the EARP?**
  https://www.montgomerycountymd.gov/HHS/RightNav/Coronavirus_EARP.html
  - People who live in Montgomery County and need relief for food and essentials.
  - People who live in Montgomery County and will not benefit from the Federal and State relief programs.
  - Individuals/families with an income equal to or less than 50 percent of the Federal Poverty Level*
- **How much is the payment?**
  Benefits will be issued as follows:
  - Single Adult - $500
  - Family with one child - $1,000
  - Families with children - $1,000 (family with one child) with an additional $150 for each additional child, with a maximum of $1,450
  - Head of household should be 18 years or older, the claimed child should be less and not equal to 19 years old
  - The benefit increases by $150 per child to a maximum of $1,450
- **How will I get the money?**
  Financial assistance will be distributed in three (3) phases.
  - Phase 1: The Department of Health and Human Services (DHHS) will issue checks to eligible families enrolled in the Care for Kids program. The money will come as a check and will be mailed to your address.
  - Phase 2: DHHS will partner with nonprofit service providers in the community to identify additional families and individuals eligible to receive the cash assistance.
  - Phase 3: DHHS will open up an application process for residents who did not receive assistance through Phases 1 and 2. Eligible residents may apply directly to DHHS for assistance. County officials anticipate that all three phases will be implemented before the end of May.
- **Where can I find more information about EARP?**
  More information can be found online at
  https://www.montgomerycountymd.gov/HHS/RightNav/Coronavirus_EARP.html

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Frederick County Resources

For general questions about COVID-19 or Maryland's response, please visit
www.health.maryland.gov/coronavirus

Frederick County Health Department Coronavirus updates
https://health.frederickcountymd.gov/614/Novel-Coronavirus-COVID-19#tabe5eee5d5-7213-4abf-862a-dd87f1eee831_6

Frederick County Health Department
301-600-1029 or 301-600-0312 (after hours); online at https://health.frederickcountymd.gov/

Frederick County Division of Emergency Management
301-600-6790; online at https://frederickcountymd.gov/2001/Emergency-Management

Frederick County Circuit Court
301-600-1976; online at https://www.courts.state.md.us/clerks/frederick

Hospitals
Frederick Health
240-566-3300; online at https://www.frederickhealth.org/

Frederick County Public Schools
301-644-5000; online at https://www.fcps.org/

Listing of all child care providers serving essential personnel in the state of Maryland
online at
https://earlychildhood.marylandpublicschools.org/system/files/filedepot/2/approved_sites_for_epcc_epsa_-_master_list.pdf

Frederick County Public Schools Emergency Closure Meal Services Information
FCPS will be serving FREE breakfast and lunch to all children 18 years and younger and adults older than 18 years old who are enrolled in an education program for persons with disabilities at the following schools

Meal Service Schedule (11 a.m.-1 p.m.)
Breakfast, lunch and supper is provided for all 7 days of the week. Meals are provided from 11am-1pm on Mondays, Wednesdays and Fridays using the following schedule.

- **Mondays** – "To-go" breakfasts, lunches and suppers will be provided for Monday and Tuesday

- **Tuesdays** – Kitchens are closed
- **Wednesdays** – "To-go" breakfasts, lunches and suppers will be provided for Wednesday and Thursday
- **Thursdays** – Kitchens are closed
- **Fridays** – "To-go" breakfasts, lunches and suppers will be provided for Friday, Saturday and Sunday.

Meal Locations

FCPS distributes "to-go" meals at the following locations:

Elementary Schools

- Ballenger Creek Elementary School
- Brunswick Elementary School
- Butterfly Ridge Elementary School
- Centerville Elementary School
- Deer Crossing Elementary School
- Emmitsburg Elementary School
- Glade Elementary School
- Green Valley Elementary School
- Hillcrest Elementary School
- Lewistown Elementary School
- Liberty Elementary School
- Lincoln Elementary School
- Monocacy Elementary School
- Myersville Elementary School
- New Market Elementary School
- North Frederick Elementary School
- Oakdale Elementary School
- Orchard Grove Elementary School
- Spring Ridge Elementary School
- Sugarloaf Elementary School
- Tuscarora Elementary School
- Twin Ridge Elementary School
- Valley Elementary School
- Waverley Elementary School
- Whittier Elementary School

Middle Schools

- Brunswick Middle School
- Crestwood Middle School
- Gov. Thomas Johnson Middle School
- Thurmont Middle School
- Windsor Knolls Middle School

High Schools

- Frederick High School
- Gov. Thomas Johnson High School
- Middletown High School
- Walkersville High School

Community Drop-Off Sites

- 7th Street Frederick Shopping Center Parking Lot, 1305 West 7th Street, Frederick
- Brunswick Heights Shopping Center Parking Lot, 92 Souder Road, Brunswick
- Concord Mobile Homes Park Community, 4828 Pioneer Circle, Jefferson
- Discovery Shopping Center Parking Lot, 8425 Woodsboro Pike, Walkersville
- Lucas Village Community Center Parking Lot, 111 Pennsylvania Avenue, Frederick
- Golden Mile Giant Eagle Shopping Center Parking Lot, 1275 W Patrick Street, Frederick
- Liberty Road/Kingfisher Drive Giant Shopping Center Parking Lot, 1700 Kingfisher Drive, Frederick
- Thomas Johnson Drive Weis Shopping Center Parking Lot, 199 Thomas Johnson Drive, Frederick

- Westview Promenade Parking Lot, 5223 Buckeystown Pike, Frederick

If you have questions, please call the FCPS food and nutrition services office at 301-644-5061

Special Open Enrollment Period
In response to the coronavirus outbreak, the Maryland Health Benefit Exchange -- our state's health insurance marketplace -- will hold a special open enrollment period. Through Tuesday, December 15, Maryland residents without health insurance can sign-up and get covered. Those who apply after November 15 and December 15 can receive coverage starting on December 1. For more information see here: https://www.marylandhealthconnection.gov/coronavirus-sep/
For enrollment assistance over the phone, please contact Maryland Health Connection: 855-642-8572

Maryland Department of Aging Senior Call Check
This free service will place an automated daily call to you at a regularly scheduled time. If the call is not picked up after three attempts, the service will call an alternate person on your behalf to check on you.
Sign up by phone at: 1 (866) 502-0560
Sign up online at: https://aging.maryland.gov/Pages/senior-call-check.aspx

The Pet Food Bank is available to any resident of Frederick County. In response to COVID-19, normal financial need restrictions have been lifted. Donations of unopened pet food and cat litter can be donated at the donation bin at the rear of the building, 1832 Rosemont Ave., Frederick.

Call 301-600-1546 for more information. If you would like to pick up from the Pet Food Bank, please call ahead of time to provide how many pets you have and what type of pet food you need.

Information Regarding Utility Assistance:
The Office of People's Counsel (OPC) has developed Information Sheets to answer questions on utility bills, bill payments, and service disconnections for each gas and electric utility, and single Information Sheets for water services and for phone and internet services. OPC also have provided updated information about assistance programs for those who have experienced a loss of or reduced income. They are available at www.opc.maryland.gov. If you experience a problem related to payment plans, service disconnections, or reconnections, or have a question, please contact OPC at DLInfo_OPC@maryland.gov. You can also reach them by phone at 410-767-8150 or 800-207-4055.
- **Energy Assistance Application:** http://www.opc.maryland.gov/Portals/0/Publications/Forms/OHEP%202021%20Application%20and%20Income%20Levels.pdf?ver=2020-06-02-083416-520

Food Assistance Resources
- Maryland Food Bank - Find Food Bank Near Me: https://mdfoodbank.org/find-food/

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- 211 MD - Food Pantry Listings:
  https://search.211md.org/211provider-md-search-results?taxonomyCode=BD-1800.2000
- **Community Action Agency - 3 - 5 day supply of food:**
  https://www.cityoffrederickmd.gov/183/Frederick-Community-Action-Agency
- Religious Coalition for Emergency Human Needs:
  https://www.thereligiouscoalition.org/programs-services/food-banks/
- Food pantries in Frederick County https://www.foodpantries.org/ci/md-frederick
- Middletown Food Bank - Middletown, MD - Food Assistance 301 W Main St, Middletown, MD 21769 (301) 371-3182
- Frederick Rescue Mission Bread of Life Community Kitchen - Soup Kitchen and Food Boxes - 419 W South St, Frederick, MD 21701: www.therescuemission.org
- The Frederick Community Action Agency continues to add food distribution drops throughout the City of Frederick. CURRENT FOOD DISTRIBUTION DROPS:
  - Monday: Monocacy Village Shopping Center, 12:00 p.m.
  - Tuesday: Amber Meadows park, 12:00 p.m. (201 Amber Drive); American Legion parking lot, 1 p.m. (1450 Taney Ave.)
  - Wednesday: N/A
  - Thursday: Windsor Garden Apts., 12:00 p.m.; Hillcrest Park, 1:00 p.m.
  - Friday: Hill Street Skate Park, 12 p.m. (100 Hill St.)
  - These locations are for food distribution. If you would like to donate food, visit https://www.cityoffrederickmd.gov/covid19 and click the "Resources & Ways to Help" tab.

Washington County Resources

For general questions about COVID-19 or Maryland's response, please visit
https://coronavirus.maryland.gov/

Washington County Health Department Coronavirus Updates
https://www.washco-md.net/coronavirus-info/

Washington County Health Department
240-313-3200; online at https://washcohealth.org/

Washington County Emergency Management Division
240-313-4360; online at https://www.washco-md.net/emergency-services/emerg-man/

Washington County Circuit Court
301-733-8660; online at https://mdcourts.gov/clerks/washington

Hospitals

Meritus Health
    301-790-8000; online at https://www.meritushealth.com/

Washington County Public Schools
301-766-2800; online at http://wcpsmd.com/

Listing of all child care providers serving essential personnel in the state of Maryland
online at
https://earlychildhood.marylandpublicschools.org/system/files/filedepot/2/approved_sites_for_epcc_epsa_-_master_list.pdf

Washington County Public Schools Emergency Closure Meal Service Information
WCPS will be providing meals for students at various locations across the county starting August 31, 2020. Meal sites will be open from 11:00 AM – 1:00PM. A lunch for the current day and a breakfast for the following day will be provided. meals can now only be served to students who are enrolled in a WCPS school. This means we can no longer serve meals to children who are not old enough to go to school, who live outside of Washington County, or are home schooled and not enrolled in a WCPS school. Parents or guardians can still pick up meals for WCPS students. When visiting a meal site, please know the child's student ID number, wear a mask, and practice social distancing. If you do not know your child's ID number, please call the Food and Nutrition Services (FNS) department prior to arriving at

the meal site. Please note that congregating is not permitted, and meals must be consumed off-site. More information can be found online at http://wcpsmd.com/news/2020-2021-wcps-meal-sites

Businesses wishing to donate personal protective equipment to the Washington County Emergency Operations Center may email pr@washco-md.net for more information.

Special Open Enrollment Period
In response to the coronavirus outbreak, the Maryland Health Benefit Exchange -- our state's health insurance marketplace -- will hold a special open enrollment period. Through Tuesday, December 15, Maryland residents without health insurance can sign-up and get covered. For more information see here: https://www.marylandhealthconnection.gov/coronavirus-sep/
For enrollment assistance over the phone, please contact the AHEC West Health Insurance Program: 888-202-0212

Maryland Department of Aging Senior Call Check
This free service will place an automated daily call to you at a regularly scheduled time. If the call is not picked up after three attempts, the service will call an alternate person on your behalf to check on you.
Sign up by phone at: 1 (866) 502-0560
Sign up online at: https://aging.maryland.gov/Pages/senior-call-check.aspx

Information Regarding Utility Assistance:
The Office of People's Counsel (OPC) has developed Information Sheets to answer questions on utility bills, bill payments, and service disconnections for each gas and electric utility, and single Information Sheets for water services and for phone and internet services. OPC also have provided updated information about assistance programs for those who have experienced a loss of or reduced income. They are available at www.opc.maryland.gov. If you experience a problem related to payment plans, service disconnections, or reconnections, or have a question, please contact OPC at DLInfo_OPC@maryland.gov.
- **Emergency Assistance Application:** http://www.opc.maryland.gov/Portals/0/Publications/Forms/OHEP%202021%20Application%20and%20Income%20Levels.pdf?ver=2020-06-02-083416-520
- **OPC Utility Bill Assistance Guide, Washington County:** http://www.opc.maryland.gov/Portals/0/Resource%20Guides/WASHINGTON%20CO.%202021%20RESOURCE%20GUIDE.pdf?ver=2020-09-18-142248-840

Food Assistance Resources
- Maryland Food Bank - Find Food Bank Near Me: https://mdfoodbank.org/find-food/ 211 MD - Food Pantry Listings: https://211md.org/211provider-md-food
- Washington County Community Action Council - Food Pantry http://www.wccac.org/services/food-pantry/

- Haven Ministries Emergency Food Pantry
  https://haven-ministries.org/how-haven-helps/haven-ministries-emergency-food-pantry/

Allegany County Resources

For general questions about COVID-19 or Maryland's response, please visit
https://coronavirus.maryland.gov/

Allegany County Health Department Coronavirus Updates
https://health.maryland.gov/allegany/Pages/COVID19.aspx

Allegany County Health Department
301-759-5000; online at https://health.maryland.gov/allegany/Pages/Home.aspx

Allegany County Emergency Management Division
301-876-9155; online at https://www.alleganygov.org/168/Emergency-Services

Allegany County Circuit Court
301-777-5923; online at https://mdcourts.gov/clerks/allegany

Hospitals
UPMC: Western Maryland
        240-964-7000; online at https://www.wmhs.com/

Allegany County Public Schools
301-759-2000; online at https://www.acpsmd.org/

Listing of all child care providers serving essential personnel in the state of Maryland
online at
https://earlychildhood.marylandpublicschools.org/system/files/filedepot/2/approved_sites_for_epcc_epsa_-_master_list.pdf

Allegany County Public Schools 2020-2021 School Breakfast/Lunch
ACPS Food and Nutrition Services will provide "to-go" breakfast and lunch at all school locations on Monday-Friday from 12:00-1:30 p.m. Any ACPS student (or their parent/guardian) can pick up the student meals for the day at any location throughout the county. As always, ACPS encourages and highly recommends that parents and students wear masks/cloth face coverings during meal pickups to help fight the spread of the new coronavirus.

Meals will be available at the following 18 schools: Allegany High, Beall Elementary, Bel Air Elementary, Braddock Middle, Career Center, Cash Valley Elementary, Cresaptown Elementary, Fort Hill High, Frost Elementary, John Humbird Elementary, Mount Savage, Mountain Ridge High, Parkside Elementary,

South Penn Elementary, Washington Middle, Westmar Middle, Westside Elementary, and Westernport Elementary. For more information, visit https://www.acpsmd.org/Domain/65.

Allegany County Tourism has developed a guest-facing COVID-19 Resource Page where the County will share up-to-date business and event information, including a list of restaurants offering carry-out and/or delivery services.
online at https://www.mdmountainside.com/covid19-updates

Special Open Enrollment Period
In response to the coronavirus outbreak, the Maryland Health Benefit Exchange -- our state's health insurance marketplace -- will hold a special open enrollment period. Through Tuesday, December 15, Maryland residents without health insurance can sign-up and get covered. For more information see here: https://www.marylandhealthconnection.gov/coronavirus-sep/
For enrollment assistance over the phone, please contact the AHEC West Health Insurance Program: 888-202-0212

Maryland Department of Aging Senior Call Check
This free service will place an automated daily call to you at a regularly scheduled time. If the call is not picked up after three attempts, the service will call an alternate person on your behalf to check on you.
Sign up by phone at: 1 (866) 502-0560
Sign up online at: https://aging.maryland.gov/Pages/senior-call-check.aspx

Information Regarding Utility Assistance:
The Office of People's Counsel (OPC) has developed Information Sheets to answer questions on utility bills, bill payments, and service disconnections for each gas and electric utility, and single Information Sheets for water services and for phone and internet services. OPC also have provided updated information about assistance programs for those who have experienced a loss of or reduced income. They are available at www.opc.maryland.gov. If you experience a problem related to payment plans, service disconnections, or reconnections, or have a question, please contact OPC at DLInfo_OPC@maryland.gov.
- **Emergency Assistance Application:**
  http://www.opc.maryland.gov/Portals/0/Publications/Forms/OHEP%202021%20Application%20and%20Income%20Levels.pdf?ver=2020-06-02-083416-520
- **OPC Utility Bill Assistance Guide, Allegany County:**
  http://www.opc.maryland.gov/Portals/0/Resource%20Guides/ALLEGANY%20CO.%202021%20RESOURCE%20GUIDE.pdf?ver=2020-09-18-142248-730

Food Assistance Resources
- Maryland Food Bank - Find Food Bank Near Me: https://mdfoodbank.org/find-food/
- 211 MD - Food Pantry Listings: https://211md.org/211provider-md-food

Garrett County Resources

For general questions about COVID-19 or Maryland's response, please visit
https://coronavirus.maryland.gov/

Garrett County Health Department Coronavirus Updates
https://garretthealth.org/covid-19-information/

Garrett County Health Department
301-334-7777 or 301-895-3111; online at https://garretthealth.org/

Garrett County Government
https://www.garrettcounty.org/covid-19

Garrett County Emergency Management
301-334-7619; online at https://www.garrettcounty.org/emergency-services

Garrett County Circuit Court
301-344-1937; online at https://www.courts.state.md.us/clerks/garrett

Hospitals
Garrett Regional Medical Center
    301-533-4000; online at https://www.grmc-wvumedicine.org/

Garrett County Public Schools
301-334-8900; online at
https://www.garrettcountyschools.org/news/2020/03/gcps-update-on-coronavirus--march-11-2020

Listing of all child care providers serving essential personnel in the state of Maryland
online at
https://earlychildhood.marylandpublicschools.org/system/files/filedepot/2/approved_sites_for_epcc_epsa_-_master_list.pdf

Garrett County Public Schools Emergency Closure Meal Service Information
The FNS Department will be distributing seven (7) days worth of Breakfast, Lunch, Snack, and Supper on Wednesday evenings at all schools from 5:00 – 6:00 p.m. This does not include Swan Meadow due to participation data.

The FNS Department will also be distributing seven (7) days worth of Breakfast, Lunch, Snack, and Supper on Wednesday evenings at the following locations and times (please note the time change):

Garrett College- Parking Lot A, 685 Mosser Road: Wednesday 5:00 – 5:15 p.m.

Bittinger Lutheran Parish - 22 Maynardier Ridge Road: Wednesday 5:30 – 5:45pm.

Swanton Community Center- 3335 Swanton Road: Wednesday 5:00 - 5:15 p.m.

*Gorman Fire Hall -*270 Gorman Road: Wednesday 5:45 – 6:00 p.m.

Bloomington – 334 North Branch Avenue: Wednesday 5:00 – 5:15 p.m.

Kitzmiller – 290 W. Main Street: Wednesday 5:45 – 6:00 p.m.

The FNS Department will also be distributing seven (7) days' worth of Breakfast, Lunch, Snack, and Supper on Monday afternoons at the following locations and times:

Southern Area:

*Pine Woods East -*705 N Street, Mt. Lake Park: Monday 12:30 – 12:45 p.m.

Pleasant View South – 402 Pleasant View Lane, Loch Lynn: Monday 12:55 - 1:10 p.m.

*Parkwood Village East -*108 Decatur Street, Mt. Lake Park: Monday 1:20 - 1:35 p.m.

Overlook North- 61 Vista Square, Oakland: Monday 1:45 – 2:00 p.m.

*Glades West -*200 Glades Square, Oakland: Monday 2:10 – 2:35 p.m.

Liberty Mews- 451 Liberty Street, Oakland: Monday 2:45 – 3:00 p.m.

Northern Area:

Mountain Village West - 175 Pysell Road, McHenry: Monday 12:30 – 12:45 p.m.

Guardian Apartments- 949 Old River Rd, Friendsville: Monday 1:05 – 1:20 p.m.

*Cassel Ridge East -*600 Cassel Ridge Drive, Grantsville: Monday 1:40 – 1:55 p.m.

Parents, Guardians or a designated person may pick up meals for children. You will need the child's name, school, and grade to pick up meals. If you know a family that cannot get to the meal pick-up sites, please check with them and get the required information; you can take meals to them.

All meals are available to any child 18 and under regardless of whether they are enrolled in Garrett County Public Schools.

If you have any questions, please contact the Food and Nutrition Services Office at 301-334-7652 or 888-262-2792, or visit
https://www.garrettcountyschools.org/news/2020/11/gcps-announces-food-nutrition-changes

Special Open Enrollment Period
In response to the coronavirus outbreak, the Maryland Health Benefit Exchange -- our state's health insurance marketplace -- will hold a special open enrollment period. Through Tuesday, December 15. Maryland residents without health insurance can sign-up and get covered. For more information see here: https://www.marylandhealthconnection.gov/coronavirus-sep/
For enrollment assistance over the phone, please contact the AHEC West Health Insurance Program: 888-202-0212

Maryland Department of Aging Senior Call Check
This free service will place an automated daily call to you at a regularly scheduled time. If the call is not picked up after three attempts, the service will call an alternate person on your behalf to check on you.
Sign up by phone at: 1 (866) 502-0560
Sign up online at: https://aging.maryland.gov/Pages/senior-call-check.aspx

Information on the Deferment of Accommodations Tax
Due to the impact of the COVID-19 pandemic on the Transient Vacation Rental Unit market, as well as the vacation rental market in general, the Board of County Commissioners for Garrett County has authorized an Accommodation Tax deferral.
For more information and deferment schedules, visit
https://www.garrettcounty.org/news/2020/04/garrett-commissioners-defer-accommodations-tax

Information Regarding Utility Assistance:
The Office of People's Counsel (OPC) has developed Information Sheets to answer questions on utility bills, bill payments, and service disconnections for each gas and electric utility, and single Information Sheets for water services and for phone and internet services. OPC also have provided updated information about assistance programs for those who have experienced a loss of or reduced income. They are available at www.opc.maryland.gov. If you experience a problem related to payment plans, service disconnections, or reconnections, or have a question, please contact OPC at
DLInfo_OPC@maryland.gov.
- **Emergency Assistance Application:**
  http://www.opc.maryland.gov/Portals/0/Publications/Forms/OHEP%202021%20Application%20and%20Income%20Levels.pdf?ver=2020-06-02-083416-520
- **OPC Utility Bill Assistance Guide, Garrett County:**
  http://www.opc.maryland.gov/Portals/0/Resource%20Guides/GARRETT%20CO.%202021%20RESOURCE%20GUIDE.pdf?ver=2020-09-18-142246-150

Food Assistance Resources
- Maryland Food Bank - Find Food Bank Near Me: https://mdfoodbank.org/find-food/
- 211 MD - Food Pantry Listings:
  https://search.211md.org/211provider-md-search-results?taxonomyCode=BD-1800.2000
- Garrett County - Food Availability Brochure:
  https://mygarrettcounty.com/?get_group_doc=194/1519590690-FoodAvailabilityBrochure2018.pdf

Preventing Stigma

Viruses don't discriminate, and neither should we.

Coronavirus doesn't recognize race, nationality or ethnicity.

The coronavirus started in Wuhan, China. That's just geography. Having Chinese ancestry—or any other ancestry—does not make a person more vulnerable to this illness.

Wearing a mask does not mean a person is ill.

People wear masks for a variety of reasons, including to stop the spread of coronavirus, avoid pollen and air pollution, or for cultural and social reasons. We should not judge someone for wearing a mask or assume they are sick.

You can interrupt stigma. Start by sharing accurate information.

Avoid spreading misinformation. Stay informed through reputable, trusted sources:

- Centers for Disease Control and Prevention: https://www.cdc.gov/
- Maryland State Department of Health: https://coronavirus.maryland.gov/
- County-operated Public Health Websites (see pages within)

Speak up if you hear, see, or read misinformation or harassment.

Gently correct the false information and remind the speaker: prejudiced language and actions make us all less safe. If a serious harassment occurs, consider reporting it.

Show compassion and support for those most closely impacted.

In schools and workplaces, create learning opportunities for students and staff that dispel racist and misinformed ideas. Listen to, acknowledge and, with permission, share the stories of people experiencing stigma. Bigotry is never acceptable in any community.

Maryland COVID-19 Rumor Control
Rumors can easily circulate within communities during a crisis. Do your part to stop the spread of disinformation by doing 3 easy things; don't believe the rumors, don't pass them along, and go to trusted sources of information to get the facts about the state of Maryland's (COVID-19) response.
Online at https://govstatus.egov.com/md-coronavirus-rumor-control

Resources in Other Languages

The CDC has provided print resources in various languages to inform individuals about COVID-19.
Online at https://www.cdc.gov/coronavirus/2019-ncov/communication/factsheets.html

English
https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet.pdf
https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet.pdf
https://phpa.health.maryland.gov/Documents/coronavirus_FAQ.pdf
https://phpa.health.maryland.gov/Documents/FAQ_covid19_older_adults.pdf
https://docs.google.com/document/d/1xHkCb2SRj7wekrIyoxnWz8hVomozXQDx5Ny3HFkkhwY/edit
https://phpa.health.maryland.gov/Documents/coronavirus_testing_FAQ.pdf

Spanish
https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet-sp.pdf
https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-sp.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/04/Gatherings-FOURTH-AMENDED-3.30.20_SP_04142020-V2.pdf
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/04/General_Coronavirus_FAQ_SP_04212020.pdf
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/04/Older-Adults_Coronavirus_FAQ_SP_.04212020-.pdf
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/04/COVID-FAQs-about-the-stay-at-home-order-and-self-isolation-04.20.2020_SP_04212020.pdf

Vietnamese
https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-vietnamese.pdf
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Vietnamese_coronavirusFAQ.pdf
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Coronavirus-Testing_FAQ-EN-VN-v2.pdf

Chinese
https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet-chinese.pdf
https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-chinese.pdf
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Chinese-Simplified_-coronavirus_FAQ.pdf
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/FAQs-for-older-adults_3.9.20v2_Chinese_simplified.pdf
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/coronavirus_testing_FAQ_Simplified-Chinese.pdf

Korean

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/04/03302020-Executive-Order-of-the-Governor-of-the-State-of-Maryland.pdf

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/KOREAN-coronavirusFAQ.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Testing_Korean.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Contact-Tracing_Korean.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Maintaining-Mental-Health_Korean.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Isolation-and-Quarantine_Korean.pdf

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/coronavirus-elders-qna-KOREAN.pdf

https://goci.maryland.gov/covid19-faqs-for-businesses-korean/

French

https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-french.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-General-FAQs_French.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Testing_French.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Contact-Tracing_French.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Maintaining-Mental-Health_French.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Isolation-and-Quarantine_French.pdf

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/French-elders-MEMA-COVID-19.pdf

Arabic

https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-arabic.pdf

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Arabic_coronavirus_FAQ_AR.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Testing_Arabic.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Contact-Tracing_Arabic.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Maintaining-Mental-Health_Arabic.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-for-Older-Adults_Arabic.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Isolation-and-Quarantine_Arabic.pdf

Russian
https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-russian.pdf

Dari
https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-dari.pdf

Farsi
https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-farsi.pdf
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Farsi_coronavirus_FAQ_FA.pdf

Swahili
https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-swahili.pdf

Ukranian
https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-ukrainian.pdf

Amharic
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Amharic_coronavirus_FAQ_AM.pdf

Burmese
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Arabic_coronavirus_FAQ_AR.pdf
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/04/COVID-19-Test-FAQ-Burmese-Translation-updated.pdf

Gujarati
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Gujarati_coronovirus_FAQ.pdf

Hatian Creole
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Haitian-Creole-coronavirus_FAQ-HT.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Testing_Haitian-Creole.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Contact-Tracing_Haitian-Creole.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Maintaining-Mental-Health_Haitian-Creole.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Maintaining-Mental-Health_Haitian-Creole.pdf

https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-for-Older-Adults_Haitian-Creole.pdf
https://goci.maryland.gov/wp-content/uploads/sites/2/2020/10/COVID-19-FAQs-about-Isolation-and-Quarantine_Haitian-Creole.pdf

Khmer

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/KHMER-COVID19.pdf

Punjab

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/PUNJABcoronavirusFAQ-pdf.pdf

Tagalog

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Tagalong_coronavirus_FAQ_TL.pdf

Taiwanese Hokkien

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Taiwanese-Hokkiencoronavirus_FAQ-in-T%C3%A2i-g%C3%AD.pdf
http://goci.maryland.gov/wp-content/uploads/sites/2/2020/04/Taiwanese-Hokkien.pdf

Tamil

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Tamil-coronavirus-FAQ.pdf

Urdu

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/URDU_coronavirusFAQ.pdf

Yoruba

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Yoruba_coronavirus_FAQ_YO.pdf

Chin Palam

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Coronavirus-Chin-Palam.pdf

Hebrew

http://goci.maryland.gov/wp-content/uploads/sites/2/2020/03/Coronavirus-Translation-to-Hebrew.pdf

If you require print resources in languages other than those listed above or on additional topics than what is available in this guide, please contact my office at 301-926-0300 for assistance.

How Can You Help?

If you are looking for ways to help our nation in it's response to COVID-19, refer to FEMA's "How to Help" guidance: https://www.fema.gov/coronavirus/how-to-help

Donations
You can find vetted non-profit organizations supporting COVID-19 response efforts at www.NVOAD.org.

If you have medical supplies or equipment to donate, please email FEMA's National Business Emergency Operations Center at nbeoc@fema.dhs.gov.

Volunteering
Licensed Healthcare professionals that want to volunteer can get information on eligibility, view credential levels by clinical competency and register with the Emergency System for Advance Registration of Volunteer Health Professionals in their state.

Trained medical volunteers can offer their services by registering with a National VOAD member on www.NVOAD.org. Please BE PATIENT. You will be contacted once resources are matched with unmet needs.

Adequate supplies of blood are needed to treat patients in hospitals, but many blood drives have been cancelled. Donating blood is a safe process, and blood donation centers have the highest standards of safety and infection control. To find where you can donate blood, visit www.redcross.org.

Companies with Medical Supplies, Equipment, and Services
To **sell medical supplies or equipmen**t to the federal government, please submit a price quote under the COVID-19 PPE and Medical Supplies Request for Quotation. Full details can be found in the solicitation (Notice ID 70FA2020R00000011).

> This solicitation requires registration with the System for Award Management (SAM) in order to be considered for award, pursuant to applicable regulations and guidelines. Registration information can be found at www.sam.gov. Registration must be "ACTIVE" at the time of award.

If you have **medical supplies or equipment to donate**, please provide details on what you are offering.
online at https://www.fema.gov/covid19offers

If you are a private company that wants to **produce a product related** to the COVID response – email nbeoc@max.gov.

If you are a **hospital or healthcare provider in need of medical supplies**, please contact your state, local, tribal or territory department of public health and/or emergency management agency.

If you are interested in **doing business with FEMA and supporting the response to COVID- 19** with your company's non-medical goods and/or services, please submit your inquiry to the Department of Homeland Security (DHS) Procurement Action Innovative Response Team (PAIR) team at DHSIndustryLiaison@hq.dhs.gov.

Information from the State of Maryland:
For companies that are offering to help with services or products:
For vendor offers: resource.mema@maryland.gov
For donations: ngs.mema@maryland.gov (individual) or psector@maryland.gov (company)

Individuals looking to volunteer to assist with the COVID-19 should register with the Maryland Responds Medical Reserve Corps
online at https://mdresponds.health.maryland.gov/

For additional guidances and information from the Governor's office, please refer to this link:
https://governor.maryland.gov/marylandunites/

Businesses wishing to donate personal protective equipment to the Washington County Emergency Operations Center may email pr@washco-md.net for more information.

Individuals looking to volunteer with the COVID-19 response in Montgomery County can locate volunteer opportunities through the Montgomery County Volunteer Center
online at https://www.montgomerycountymd.gov/volunteercenter/volunteers/covid19.html

Information for Distilled Spirit Permittees wishing to produce hand sanitizer to address the COVID-19 Pandemic
https://www.ttb.gov/news/covid-19-hand-sanitizer

Protecting Against COVID-19 Related Fraud

While many Americans are sheltering at home to help "flatten the curve" and slow the spread of COVID-19, they might be tempted to buy or use questionable products that claim to help diagnose, treat, cure, and even prevent COVID-19.

Because COVID-19 has never been seen in humans before, there are currently no vaccines to prevent or drugs to treat COVID-19 approved by the U.S. Food and Drug Administration (FDA). The FDA is working with vaccine and drug manufacturers to develop new vaccines for and find drugs to treat COVID-19 as quickly as possible. **Meanwhile, some people and companies are trying to profit from this pandemic by selling unproven and illegally marketed products that make false claims, such as being effective against the coronavirus.**

FDA guidance regarding fraudulent COVID-19 test, vaccines, and treatments
https://www.fda.gov/consumers/consumer-updates/beware-fraudulent-coronavirus-tests-vaccines-and-treatments

U.S. Department of Health and Human Services guidance regarding fraudulent COVID-19 test, vaccines, and treatments
https://oig.hhs.gov/coronavirus/fraud-alert-covid19.asp?utm_source=web&utm_medium=web&utm_campaign=covid19-fraud-alert

If you have a question about a treatment or test found online, talk to your health care provider or doctor. If you have a question about a medication, call your pharmacist or the FDA.
The FDA's Division of Drug Information (DDI) will answer almost any drug question. DDI pharmacists are available by email, druginfo@fda.hhs.gov, and by phone, 1-855-543-DRUG (3784) and 301-796-3400.

If you suspect COVID-19 fraud, contact National Center for Disaster Fraud Hotline
If you think you are a victim of COVID-19 fraud, immediately report it to National Center for Disaster Fraud Hotline at (866) 720-5721 or disaster@leo.gov, or the FBI (visit ic3.gov, tips.fbi.gov, or call 1-800-CALL-FBI).

Maryland's anti–price gouging statute prohibits raising the price of many consumer goods and services that increase the seller's profit by more than 10% while the COVID-19 emergency declared by the Governor is in effect. For more information, or to report suspected price gouging, please contact the Maryland Attorney General's Office.
410-528-8662; online at http://www.marylandattorneygeneral.gov/Pages/CPD/price_gouging_faq.aspx

Information on Emerging Health Care Fraud Schemes Related to COVID-19 Pandemic

- **COVID-19 Testing Schemes**

  Beware of individuals who contact you in person, by phone, or by email to tell you the government or government officials require you to take a COVID-19 test. These scammers will likely ask for your health insurance information, including your Medicare or Medicaid number, and other personal information. Prior health care fraud investigations have shown that once scammers obtain an individual's personal information, they use it to bill federal health care programs and/or private health insurance plans for tests and procedures the individual did not receive and pocket the proceeds. Be cautious of any unsolicited offers that require or request your medical insurance information.

  Also beware of individuals offering to sell you a COVID-19 test kit or supplies, especially when these contacts are unexpected. A physician or other trusted health care provider should assess your condition and approve any requests for COVID-19 testing. Some scammers are selling fake at-home test kits; some are even going door-to-door and performing fake tests for money. Legitimate tests are offered free to patients when administered by a health care professional.

- **COVID-19 Treatment Schemes**

  Legitimate medical professionals and scientists throughout the U.S. are working hard to find a cure, approved treatments, and vaccines for COVID-19. At the same time, scammers are working hard to sell fake cures, treatments, and vaccines. Ignore unsolicited offers for these fake procedures. Do not provide any personal information, including your financial information, Medicare or Medicaid number, or private health insurance information to anyone offering them. When an approved treatment or cure becomes available, the first time you hear about it will not be through an email, telephone call, online advertisement, or unsolicited in-person sales pitch from a stranger.

  You should also beware of scammers claiming to be medical professionals and demanding payment for treating a friend or relative for COVID-19.

- **COVID-19 Medical Equipment Schemes**

  Scammers continue to take advantage of the COVID-19 pandemic to steal money through a variety of means. The FBI is warning the healthcare industry in particular of an increased potential for fraudulent activity dealing with the purchase of COVID-19-related medical equipment. Based on the current stress on the supply chain, scammers may promise equipment they do not have access to in order to capitalize on the medical community's urgent needs. The FBI asks the medical community to exercise due diligence and appropriate caution when dealing with any vendors with whom they have never worked and/or of which they've never heard, and when relying on unidentified third-party brokers in the supply chain.

  The FBI advises to be on the lookout for any suspicious activity, to include:
  - Unusual payment terms (e.g., supplier asking for up-front payments or proof of payment)
  - Last-minute price changes

- ○ Last-minute excuses for delay in shipment (e.g., claims that the equipment was seized at port or stuck in customs)
- ○ Unexplained source of bulk supply

Avoiding Fraud Related to Stimulus Payments

- **Will the IRS contact individuals to obtain bank account information, Social Security numbers, or other personally identifiable information in order to distribute stimulus payments?**
  No. Beware of anyone claiming to be calling, texting, or emailing from the IRS seeking your personally identifiable information. The IRS will automatically distribute stimulus payments to eligible individuals either electronically where possible or by mailing a check. If you don't file tax returns and receive Social Security benefits, the Social Security Administration will share your information with the IRS so eligible beneficiaries will receive their stimulus payments. For other eligible individuals who do not file tax returns, the IRS will initiate a public awareness campaign to provide information on how they can receive their stimulus payments. For the latest information on stimulus payments go to the Internal Revenue Service's webpage on Coronavirus, available at https://www.irs.gov/coronavirus. The Consumer Financial Protection Bureau (CFPB) has created a webpage on Coronavirus-related scams, including for fraudulent vaccines, test kits, charities, and social security benefits, which is accessible at https://www.consumerfinance.gov/coronavirus/. You can also contact the CFPB via telephone by calling (855) 411-2372.
- **What if a company or individual claims they are able to increase your stimulus payment or shorten the amount of time until you receive it?**
  Beware of any companies or individuals seeking to charge you a fee in exchange for increasing or expediting your stimulus payments. The IRS will determine the amount of your payment based on your family size and income. The bill requires stimulus payments go out "as rapidly as possible," including through direct deposit based on information the government has on file from previous tax returns. Paying a third party will not increase or speed up delivery of your stimulus payment. More information from the Internal Revenue Service on stimulus payments is available https://www.irs.gov/coronavirus.
  The Consumer Financial Protection Bureau has also released information on how consumers can spot and avoid fraud. For more information please visit theCFPB's webpage on Coronavirus-related scams at https://www.consumerfinance.gov/coronavirus/.
- **What if a company or individual claims to be affiliated with IRS or other governmental agencies seeking to help individuals receive their stimulus payments?**
  Be aware of scams, including anyone claiming to be affiliated with the IRS or displaying a seal or logo representing the U.S. government in correspondence, emails, or on the internet. Refer to the official government agency website for information. For the latest information on stimulus payments go to the Internal Revenue Service's webpage on Coronavirus at https://www.irs.gov/coronavirus.

- **What action can I take if I have been a victim of fraud?**
  If you think you have been the victim of fraud related to the coronavirus, you can submit a complaint with the Consumer Financial Protection Bureau through their complaints webpage, available at https://www.consumerfinance.gov/complaint/. You can also contact the CFPB via telephone by calling (855) 411-2372. Additionally, you can file a complaint with the Federal Trade Commission (FTC), online at https://ftccomplaintassistant.gov. You can also file a consumer complaint with the FTC by calling 1-877-382-4357.
- **The Consumer Financial Protection Bureau (Bureau) has released a video outlining the steps that non-filers need to take in order to receive their economic impact payments authorized by the CARES Act.**
  Additionally, the Bureau published a blog with FAQs for consumers with details on the economic impact payments (stimulus payments). Under the statute, eligible Americans will qualify for stimulus payments if:
  - their filing status is single or married but filing separately, and their Adjusted Gross Income (AGI) is less than $99,000;
  - their filing status is head of a household, and their AGI is less than $136,500;
  - their filing status is married filing jointly, and their AGI is less than $198,000; or
  - their income is above $75,000 as an individual, $112,500 as a head of household filer, or $150,000 as a joint filer, the payment amount is reduced by $5 for each $100
  - additional amounts of $500 for each child under 17 are available
  - they don't typically file taxes and receive Social Security benefits from the Social Security Administration or Social Security Equivalent Benefits (SSEB) from the U.S. Railroad Retirement Board
- **To watch the video click visit**
  https://www.consumerfinance.gov/coronavirus/economic-impact-payments-non-tax-filers/
- **To Read the blog with FAQS visit**
  https://www.consumerfinance.gov/about-us/blog/guide-covid-19-economic-stimulus-checks/
- **To see the information the Bureau has made available as a result of the COVID-19 pandemic visit** https://www.consumerfinance.gov/coronavirus/

Examples of Additional COVID-19 Related Fraud to Be Aware Of:
Throughout the country, federal, state and local law enforcement are on high alert to investigate reports of individuals and businesses engaging in a wide range of fraudulent and criminal behavior, including the following examples:

- Be cautious of unsolicited healthcare fraud schemes of testing and treatment through emails, phone calls, or in person. The U.S. have medical professionals and scientists working hard to find a cure, approved treatment, and vaccine for COVID-19.
- Be on the lookout for an increase in cryptocurrency fraud schemes including but not limited to blackmail attempts, work from home scams, paying for non-existent treatments or equipment, or investment scams.

- Be wary of unsolicited telephone calls and e-mails from individuals claiming to be IRS and Treasury employees. Remember IRS first form of communications is by mail - not by phone. Learn more about fraudulent schemes related to the IRS.
- Verify you are receiving the official U.S. Treasury check. Look for the new official seal, bleeding ink, microprinting, watermark, and more. Learn more about U.S. Treasury check security features.
- Robocalls making fraudulent offers to sell respiratory masks or other medical devices with no intent of delivery, telephone calls to individuals and entities, including state and local governments, offering the sale of large amounts of Personal Protection Equipment (PPE) and demanding advance payments with no intent of delivery. Look out for sales of counterfeit, tampered, or otherwise fraudulent PPE, including N95 masks, gloves, and surgical gowns.
- Unsolicited requests for your Medicare information, even if they are accompanied by offers of "free" COVID-19 tests or supplies, or an email or call by someone claiming to be a representative from Medicare or the Department of Health and Human Services. Scammers may use your Medicare information to submit false medical claims for unrelated, unnecessary, or fictitious services.
- Social media scams or telephone calls fraudulently seeking donations for illegitimate or non-existent charitable organizations requesting you to enter your bank account information.Emails and texts that claim to be from a charity or   use the current crisis to get you to click on a link or download a file. It could be an attempt to infect your computer with malicious software that could steal your personal information, including but not limited to your credit card number or bank password. FBI Sees Rise in the Fraud Schemes Related to the Coronavirus (COVID-19) Pandemic.
- Telephone calls by individuals posing as government officials or payment facilitators promising CARES Act stimulus payments and asking for personal identifying information (PII).
- Mass-mailing , spam email, or text-message campaigns to perpetrate government-imposter schemes. These forms of communications provide a website, a phone number, or an email address for consumers to contact to arrange for false promise stimulus payments upon payment of an advanced fee or threatening adverse consequences for failure to cooperate with the alleged stimulus-related transaction.
- Calls claiming you received an overpayment of the stimulus money and demanding a "refund"of the difference. Consumers may be threatened with adverse consequences such as fines, forfeiture, or arrest if they refuse to refund the money. Callers may demand payments by stored value cards, such as iTunes, Google play, or Steam cards, or by money transmission such as Western Union or MoneyGram.
- Fraud schemes using smartphone apps or websites that claim to be, or an affiliate , of a government office associated with CARES Act programs. These fake sites are requesting PII, including banking information to deposit stimulus payments. Perpetrators then will use this information to debit money from the consumers' bank accounts.
- Efforts to divert payments, such as by last-minute changes to banking information, through fake emails that appear to come from a trusted source. Be cautious of hackers stealing money, PII

and some fraud elements through fake business emails. [Read FBI Sees Rise in the Fraud Schemes Related to the Coronavirus (COVID-19) Pandemic.](#)

Mental Health Resources

The coronavirus (COVID-19) public health emergency can take its toll on our mental well-being and may be stressful for people. There is no shame in this at all. Fear and anxiety about a disease can be overwhelming and cause strong emotions in adults and children. Coping with stress will make you, the people you care about, and your community stronger. Resources are available if you or your loved ones need help:

Centers for Disease Control and Prevention (CDC) provides guidelines for coping with a disaster or traumatic event.
Online at https://emergency.cdc.gov/coping/selfcare.asp
Tips include:
- Take care of your body
- Connect with others
- Take breaks
- Stay informed
- Avoid too much exposure to news
- Seek help when needed

CDC Guidance on Mental Health and Coping with COVID-19.
online at https://www.cdc.gov/coronavirus/2019-ncov/about/coping.html

The CDC also provides guidelines for helping children cope with emergencies.
online at https://www.cdc.gov/childrenindisasters/helping-children-cope.html

The Substance Abuse and Mental Health Services Administration (SAMHSA) provides tips for taking care of your emotional health.
online at
https://www.samhsa.gov/sites/default/files/tips-social-distancing-quarantine-isolation-031620.pdf
Tips include:
- What to expect during a infectious disease outbreak
- Ways to support yourself during social distancing, quarantine, and isolation

SAMHSA Guidance on warning signs and risk factors for emotional distress
online at https://www.samhsa.gov/find-help/disaster-distress-helpline/warning-signs-risk-factors

SAMHSA's fact sheet on coping with stress during infectious disease outbreaks
online at

https://store.samhsa.gov/product/Coping-with-Stress-During-Infectious-Disease-Outbreaks/sma14-4885

SAMHSA's fact sheet on talking with children with tips for caregivers, parents, and teachers during infectious disease outbreaks
online at
https://store.samhsa.gov/product/Talking-With-Children-Tips-for-Caregivers-Parents-and-Teachers-During-Infectious-Disease-Outbreaks/PEP20-01-01-006

Maryland Department of Health's COVID-19 Frequently Asked Questions About Mental Health
online at https://phpa.health.maryland.gov/Documents/FAQ_covid19_Maintaining_Mental_Health.pdf

SAMHSA's Disaster Distress Helpline provides 24/7, 365-day-a-year crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters.
Call: 1-800-985-5990 or text TalkWithUs to 66746 to connect with a trained crisis counselor.
online at https://www.samhsa.gov/find-help/disaster-distress-helpline

The National Suicide Prevention Lifeline also provides 24/7, free and confidential support for people in distress, prevention and crisis resources.
If you or someone you know needs help, please call: 1-800-273-TALK (8255).

Tools for Finding a Mental Health Provider

- **SAMHSA's Behavioral Health Treatment Services Locator**
  SAMHSA's Behavioral Health Treatment Services Locator is a confidential and anonymous source of information for persons seeking treatment facilities in the United States or U.S. Territories for substance use/addiction and/or mental health problems.
  Online at https://findtreatment.samhsa.gov/
- **Centers for Medicare and Medicaid Services' Physician Compare**
  The Centers for Medicare and Medicaid Services Physician Compare tool can be used to find mental health clinicians in your area that accept Medicare.
  Online at https://www.medicare.gov/physiciancompare/
- **National Alliance on Mental Illness Guidance on Finding a Mental Health Provider**
  The most important step in treating a mental health condition sometimes feels like a challenging one: finding a mental health professional. A trustworthy and knowledgeable mental health professional will be a valuable ally. It may take a little time and persistence to locate this ally or assemble a team of allies. Following the guidance below can increase the chance of finding someone whom you feel comfortable working with.
  Online at

https://www.nami.org/Your-Journey/Individuals-with-Mental-Illness/Finding-a-Mental-Health-Professional